

1993

## Antecedents and consequences of loyalty patronage behaviour

Osman Md Zain  
*University of Wollongong*

Follow this and additional works at: <https://ro.uow.edu.au/theses>

### University of Wollongong

#### Copyright Warning

You may print or download ONE copy of this document for the purpose of your own research or study. The University does not authorise you to copy, communicate or otherwise make available electronically to any other person any copyright material contained on this site.

You are reminded of the following: This work is copyright. Apart from any use permitted under the Copyright Act 1968, no part of this work may be reproduced by any process, nor may any other exclusive right be exercised, without the permission of the author. Copyright owners are entitled to take legal action against persons who infringe their copyright. A reproduction of material that is protected by copyright may be a copyright infringement. A court may impose penalties and award damages in relation to offences and infringements relating to copyright material.

Higher penalties may apply, and higher damages may be awarded, for offences and infringements involving the conversion of material into digital or electronic form.

Unless otherwise indicated, the views expressed in this thesis are those of the author and do not necessarily represent the views of the University of Wollongong.

### Recommended Citation

Zain, Osman Md, Antecedents and consequences of loyalty patronage behaviour, Doctor of Philosophy thesis, Department of Management, University of Wollongong, 1993. <https://ro.uow.edu.au/theses/1458>

# ANTECEDENTS AND CONSEQUENCES OF LOYALTY PATRONAGE BEHAVIOUR

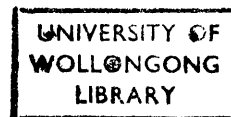
A thesis submitted in fulfilment of the  
requirements for the award of the degree

DOCTOR OF PHILOSOPHY

from

THE UNIVERSITY OF WOLLONGONG

by



Osman Md Zain  
Dip. Inst. Mktg (UK), B.B.A (WMU), M.B.A(Arkansas)

Department of Management  
July, 1993

## **ABSTRACT**

### **Antecedents and Consequences of Loyalty Patronage Behaviour**

The purposes of this research are: (a) to examine the antecedents of loyalty patronage behaviour, (b) to examine the consequences of store image and store image congruity with loyalty patronage behaviour, and (c) to contribute to the limited studies of the customer-management dyad in retailing, especially in the context of a non-western setting.

A conceptual model with five causal antecedents of loyalty patronage is developed. The model proposes that loyalty patronage is influenced by past purchase experiences, lifestyles, customers' image of the store, and the congruence between customers' and management's image of the store.

The field study was conducted in Malaysia. Data were obtained through personal interviews on 215 customers of two retail organisations, and from the management of these retail organisations. A three-step sampling procedure was adopted in selecting the target respondents. Prior to the final survey, a preliminary study and a pilot study were conducted to identify and to refine the research measures.

The data were analysed to obtain answers to the eight research questions of this study. One of the major findings was that there was no difference in the image of the stores held by customers based on their gender. However, the finding suggested that female customers differed significantly on their perceptions of the stores. Customers' expectations were higher than their evaluations of the stores. The findings also suggested that store images held by customers differ significantly based on their race ethnicity.

The results also showed that lifestyle, past purchase experiences, the customers' store images, and the store image congruity contributed to loyalty patronage behaviour. As store image congruence is derived partly from customers' store images, it is inappropriate to use both these constructs at the same time in testing the model. However, this study suggests that the model that includes customers' store images produces almost the same amount of variances as compared to that which includes store image congruity (0.43 and 0.41 respectively). A significant link between lifestyle and past purchase experiences was also identified.

The thesis concludes with discussions on the limitations of the research, the suggestions for future research, and the implications for retail managers and retail patronage theory.



## ACKNOWLEDGEMENTS

I would like to express my deepest appreciation to my supervisors, Dr. Muayyad Jabri and Associate Professor Dr. Hazel Suchard for their invaluable comments and encouragement. Indeed, I am truly indebted for to their guidance which helped tremendously in the completion of this thesis.

I would also like to thank Professor Julian Lowe, Associate Professor Paul Patterson, Dr. Kwaku Atuahene-Gima, Dr. Phillip Dawes, Dr. Ismail Rejab, Dr. Zakaria Ismail, and Dr. Nik Rahimah Nik Yacob for their advice and comments.

A special appreciation is due to Mrs. Joan Phillips, formerly the Professional Officer at the Department of Management, University of Wollongong, who patiently assisted me with the drafts of this thesis. Appreciation is also extended to Associate Professor Tim O'Hearn from the Australian Catholic University, and Dr. Norrizan Razali from Universiti Kebangsaan Malaysia for their assistance with the final version of the thesis.

I would like to express my thanks to the Universiti Kebangsaan Malaysia and the Government of Malaysia for their financial support which enabled me to undertake this study. My gratitude is also extended to the Department of Management in particular, and the Faculty of Commerce for providing me with their

excellent facilities. To Associate Professor John Steinke, Dean, Faculty of Commerce, and Professor Gill Palmer, Head, Department of Management, many thanks to both of them.

To my fellow postgraduate colleagues, Dr. Abdullah Haji Ahmad, Dr. Z.H. Frinces, Yunus Ali, Muhammad Akhyar Adnan, and Yusserie Zainuddin, I would like to express my gratitude for their advice, moral support, and encouragement.

Last, but not least, my special gratitude, greatest appreciation and love to my wife Zaidah and my children, Latifah, Zafifah, Hazlifah, Fatin Bariah, and Halimah for their perseverance, understanding, encouragement, constant support and inspiration throughout the course of this research.

# TABLE OF CONTENTS

	PAGE
ABSTRACT .....	ii
ACKNOWLEDGEMENT .....	iv
LIST OF TABLES .....	x
LIST OF FIGURES .....	xiii
LIST OF APPENDICES .....	xiv
 CHAPTER I    DIRECTION OF THE STUDY	
1.0            Introduction	1
1.1            Definition and Dimensions of Loyalty Patronage	1
1.2            Retail Selection Research .....	5
1.3            Definitions of Store Image .....	9
1.4            Store Image Dimensions .....	13
1.4.1        Image Components .....	13
1.4.2        Generations of Store Attributes .....	17
1.4.3        Image Measurement .....	18
1.5            Store Image Congruity Studies .....	22
1.5.1        Self-image Congruity Concepts .....	23
1.5.2        Self-image and Store Image Congruity .	27
1.6            Anticipated Image of Organisation .....	31
1.7            Customers' and Management's Anticipated Store Image Congruity .....	35
1.8            Conclusion From the Literature Review ...	38
1.8.1        Suggested Direction for the Present Study .....	42
1.9            Scope of the Study .....	44
1.10          Organisation and Plan of the Research ...	46

## CHAPTER II THEORETICAL AND CONCEPTUAL FRAMEWORK

2.0	Introduction .....	48
2.1	Contributions of Two Existing Patronage Models to the Present Study .....	48
2.2	A Proposed Antecedent Model of Loyalty Patronage Behaviour.....	54
2.2.1	Loyalty Patronage Behaviour .....	57
2.2.2	Perceived Store Image .....	59
2.2.3	Store Image Congruity .....	62
2.2.4	Past Purchase Experiences .....	68
2.2.5	Shopping Orientation .....	72
2.2.6	Lifestyle .....	77
2.3	Hypotheses .....	79
2.4	Conclusion .....	82

## CHAPTER III RESEARCH METHODOLOGY

3.0	Introduction .....	83
3.1	The Preliminary Study .....	84
3.1.1	Location .....	84
3.1.2	Method .....	86
3.1.3	Panel Selection .....	87
3.1.4	Method of Analysis .....	88
3.1.5	Results of the Study .....	91
3.2	The Final Survey .....	92
3.2.1	Selection of Research Site .....	92
3.2.2	Sample Selection .....	94
3.2.3	Interviewers .....	95
3.2.4	Training of Interviewers .....	96
3.2.5	Research Instruments .....	99
3.2.5.1	Lifestyle Measures .....	101
3.2.5.2	Shopping Orientation Measures ..	102
3.2.5.3	Store Image Measures .....	105
3.2.5.4	Past Purchase Experiences Measures .....	105
3.2.5.5	Store Loyalty Measures .....	107
3.3	The Pilot Study .....	109
3.3.1	Location of Pilot Study .....	110

3.3.2	Analysis of Pilot Data .....	111
3.3.3	Results of the Pilot Study .....	112
3.3.4	Feedback From Interviewers .....	114
3.3.5	Conclusion of the Pilot Study .....	116
3.4	Summary of the Chapter .....	128

## CHAPTER IV ANALYSIS AND RESULTS

4.0	Introduction .....	120
4.1	Sample Characteristics .....	120
4.2	Measurement .....	125
4.2.1	Lifestyle .....	127
4.2.2	Shopping Orientation .....	129
4.2.3	Store Image Dimensions .....	131
4.2.4	Past Purchase Experiences and Loyalty Behaviour .....	133
4.3	Testing of the Hypotheses .....	136
4.3.1	Empirical Testing of Hypothesis 1a....	136
4.3.2	Empirical Testing of Hypothesis 1b....	140
4.3.3	Empirical Testing of Hypothesis 2....	143
4.3.4	Empirical Testing of Hypothesis 3....	144
4.3.5	Empirical Testing of Hypothesis 3a....	146
4.3.6	Empirical Testing of Hypothesis 3b ...	147
4.3.7	Empirical Testing of Hypothesis 3c....	149
4.3.8	Empirical Testing of Hypothesis 3d....	150
4.3.9	Empirical Testing of Hypothesis 4a....	152
4.3.10	Empirical Testing of Hypothesis 4b....	153
4.3.11	Empirical Testing of Hypothesis 4c ...	154
4.3.12	Empirical Testing of Hypothesis 4d ...	155
4.3.13	Empirical Testing of Hypothesis 4e ...	155
4.4	Empirical Testing of Hypothesis for the Applicability of the Proposed Model .....	156
4.4.1	Empirical Testing of Hypothesis 5 ....	166
4.4.2	Empirical Testing of Hypothesis 6 ....	167
4.4.3	Empirical Testing of Hypothesis 7 ....	168
4.5	The Testing of the Proposed Path Model ..	169
4.5.1	Reproduction of the Correlation Matrix ..	171
4.5.2	Calculation of the Goodness of Fit Measure .....	175
4.6	Summary of the Chapter	178

## CHAPTER V            DISCUSSION AND IMPLICATIONS

5.0	Introduction	180
5.1	Review and Interpretation of Results	181
5.1.1	Test of Hypotheses and Research Questions .....	181
5.1.2	Model Changes .....	189
5.2	Limitations and Future Research Extension	192
5.3	Managerial Implications .....	192
5.4	Theoretical Implications .....	194
REFERENCES	.....	196
APPENDICES	.....	212

## LIST OF TABLES

Tables	Page
1.1 Integrating the Effects of Self-Congruity and Ideal Congruity	29
2.1 Previous Shopper Typologies	75
3.1 Description of Stores	89
3.2 Lifestyle Measures	103
3.3 Shopping Orientation Measures	104
3.4 Item Measures of Store Images	106
3.5 Past Purchase Experiences and Loyalty Measures	108
4.1 Information on the Race, Marital Status, and Age of the Sample	121
4.2 The Religion of the Respondents	122
4.3 Socioeconomic Information of the Respondents	123
4.4 Birth Place of the Respondents	125
4.5 Factor Analysis of Lifestyle Measures	128
4.6 Factor Analysis of Shopping Orientation Measures	130
4.7 Factor Analysis of Store Image Measures	132
4.8 Factor Analysis of Past Purchase Experience Measures	134

4.9	Factor Analysis of Loyalty Patronage Behaviour Measures	135
4.10	Group Differences Among Customers of Different Gender on the Aggregate Store Images: t-Test Results	137
4.11	Group Differences Among Customers of Similar Gender on the Aggregate Store Images: t-Test Results	139
4.12	Group Differences Among Customers of Different Races on the Aggregate Images of the Store: t-Test Results	141
4.13	Results of the Gap Differences Between Customers' Expectations and Evaluations	144
4.14	Statistics on the Composite Dimensions of Store Image	145
4.15	Results of the Gap Differences Between the Customers' Expectations and Management's Perceptions of their Customers' Expectations of the Store	147
4.16	Results of the Gap Differences Between the Customers' Expectations and Management's Perceptions of their Customers' Evaluation of the Store	148
4.17	Results of the Gap Differences Between the Customers' Evaluations and Management's Perceptions of their Customers' Expectation of the Store	150
4.18	Results of the Gap Differences Between the Customers' Evaluations and Management's Perceptions of their Customers' Evaluation of the Store	151



4.19	Results of the Gaps Correlations With Loyalty Behaviour	153
4.20	Correlations Among the Variables Used in the Model	160
4.21	Tests of Linearity Assumptions for the Hypothesised Relationships	161
4.22	Path Analysis to Loyalty Patronage Behaviour	163
4.23	The Direct and Indirect Effects on Loyalty Patronage of the Proposed Model	172
4.24	Original and Reproduced Correlation for the Variables Used in the Model	174

## LIST OF FIGURES

Figure		Page
2.1	Related Models of Retail Patronage	50
2.2	A Proposed Model of Antecedents of Loyalty Patronage Behaviour	56
2.3	A Model of the Acquisition of Human Behaviour	71
2.4	A Model of the Maintenance of Behaviour	73
4.1	A Proposed Path Model of Loyalty Patronage Behaviour (Model A)	164
4.2	A Proposed Path Model of Loyalty Patronage Behaviour (Model B)	165
4.3	A Path Model of Loyalty Patronage Behaviour (Just-Identified Version)	170
5.1	A Revised Path Model of Loyalty Patronage Behaviour	191

## LIST OF APPENDICES

Appendix	Page
A    Discussion Guide: Focus Group Study on Retail Image and Patronage	213
B    Panel Selection Instrument: The Questionnaire	214
C    Demographic Information of the Panel Members	215
D    List of Dimensions and Components of Store Image Attributes	216
E    The Sorted Classifications of Image Attributes	217
F    Dimensions, Components, and Attributes of Store Image	219
G    A Guide to Approach the Subject	220
H    Letter to Target Respondents	221
I    Note For The Interviewer	223
J    Questionnaire For The Customer	224
K    Questionnaire For The Retail Management	237
L    Response Sheet For Customer's Questionnaire	244
M    Correlations of the Variables of the Constructs	249

# **CHAPTER I**

## **DIRECTION OF THE STUDY**

### **1.0 Introduction**

This chapter is presented in ten sections. The first section introduces the definitions and dimensions of loyalty patronage. Section 2 reviews the past studies on retail selection. Sections 3 to 7 review store image studies, beginning with the definition of store image, store image dimensions, store image congruity, anticipated image of organisation, and customers' and management's store image congruity. Section 8 concludes the review of literature related to these topics, and provides direction for the present research. Section 9 presents the scope of the study. Finally, section 10 presents the outline of the organisation and plan of this research.

### **1.1 Definitions and Dimensions of Loyalty Patronage**

A retailing strategy which is directed by the understanding of customers' patronage behaviour of the selected market segments would certainly give an edge in successful retailing. Spiggle and Sewall (1987) outlined the different levels of retail selection behaviour: retail preference, retail choice, and retail patronage. Retail preference is a condition where a customer may give positive

statements about a particular store. However, this does not necessarily mean that the customer will choose that store for purchases. Retail choice refers to a specific purchase from a given store usually after some information search and the evaluation of alternative stores. This specific purchase task may or may not be repeated for the next purchase. If a customer's purchase pattern is repeated over a series of purchase tasks then this behaviour is called patronage. In other words, the customers repeated purchase pattern at a particular retail store has developed some kind of loyalty behaviour toward that store.

Loyalty is said to be indicative of the highest level of patronage motives (James, Walker, and Etzel 1975). However, patronage has been used loosely in business to include even the occasional customers of a particular retail store. To avoid this generalised understanding of the term "patronage", this study will refer to patronage as "loyalty patronage".

As loyalty patronage promises the path to a longer tenureship in business, each retailer endeavours to gain customers' loyalty to his/her particular store. Reynolds, Darden, and Martin (1974, p.75) define customer loyalty as "the tendency for a person to continue over time to exhibit similar behaviours in situations similar to those he has previously encountered". Borrowing the terminology from brand-loyalty, store-loyalty was defined as the repeat purchase at a particular store of either the same product(s) or any other

product(s). However, this definition has a connotation that store loyalty is unidimensional emphasising on repeatability.

Repeatability may refer to two perspectives: the frequency of purchase at a particular retail store, and the frequency of visits to the store as compared to other stores during a specific period of time. The first few visits and purchases by a customer at a specific store are considered as an evaluative process (Spiggle and Sewall 1987) or as a search process (Tucker 1964). The strong positive evaluation that develops throughout this process would reinforce the customer's behaviour to repeat the purchase tasks at the particular store. On the other hand, the strong negative evaluation would result in a customer's inept set. Spiggle and Sewall (1987) described inept set as the "retailers of which a customer is aware of, but rejects from purchase consideration at the initial stages of retail choice because of negative evaluation" (p.99).

One important issue that can be raised concerning the frequency of purchases is that it does not explain the extent of purchase at the same store. Spiggle and Sewall (1987) pointed out that loyalty patronage does not always mean that a customer does all of his/her shopping or purchases at a particular store, but that the major portion of the purchase is made at that same store. There is no doubt that repeatability explains loyalty patronage but it is only one of the important dimensions of loyalty patronage. Thus, the magnitude of each purchase task is another important dimension of loyalty patronage (Bellenger, Steinberg, and Stanton 1976). Loyal

customers tend to spend more at their preferred store than at other stores for specific purchase tasks.

The third dimension of loyalty patronage is the propensity to shop at the same store whenever the customer needs a product which the store carries. This dimension of loyalty patronage relates to the customer's strong preference. Spiggle and Sewall (1987) said that loyal customers have a strong preference for their preferred stores.

The fourth important dimension of loyalty patronage is the chances of a customer taking friends or relatives to shop at his/her preferred store before visiting other stores. This dimension describes the extent of commitment that this customer has for his/her preferred store. This strong commitment towards the chosen store not only reinforces the customer to make frequent visits to the store, but also influences others to visit that same store before going to other stores.

The various dimensions discussed above suggest that loyalty patronage is not unidimensional. Thus, this study will adopt the definition of store loyalty or loyalty patronage forwarded by Sirgy and Samli (1989). Sirgy and Samli (1989) defined store loyalty as "a biased, behavioural response, expressed over time by some decision-making unit, with respect to one or more alternative stores out of a set of such stores, and as a function of psychological process" (p.284). This definition not only projects consistent

repurchase but also some form of customer psychological commitment towards a particular store.

## **1.2 Retail Selection Research**

This section reviews the literature on retail selection. Previous research on retail selection has emphasised various correlates of retail selection. These correlates have included factors such as time (Berry 1979; Mattson 1982), location (Hubbard 1978; Arnold, Oum, and Tigert 1983), demography (Rich 1963; Bellenger, Robertson, and Hirschman 1977; Crask and Reynolds 1978), socioeconomics (Enis and Paul 1968; Mason and Mayer 1973; Prasad 1975), and some psychography (Plummer 1974; Reynolds, Darden, and Martin 1974).

Mattson (1982) explored the time-pressured situational influences on the store choice of 96 adult women in relation to gift-shopping versus self-shopping. The three types of apparel product used in the study were a sweater, a scarf, and a necklace. The data were gathered through self-reporting on the shopping for these products for gift and self purposes in situations of time-pressured and non time-pressured. The results of the analyses reported a weak influence of time-scarcity situational factors on store choice. However, the results of the study indicate the importance of store attributes, (such as store familiarity, salesperson attention, and broad product selection), to time-scarce shoppers.



Lusch (1981), however, raised the issue that the cost of shopping does not only include travel costs but also the implicit cost of time. As the scarcity of time is increasingly felt, the opportunity cost of that time rises. This proposition was later supported by the findings of Jensen, Rao, and Hilton (1989). These researchers reported that working wives tended to dislike shopping more than non-working wives, and were more concerned with the convenience variable. This convenience variable is related to simplicity and time saving in the purchase, preparation, and consumption of food.

In another study of the determinants of grocery retail patronage, Arnold, Oum, and Tigert (1983), identified location, price, product assortment, fast checkout, friendly and courteous service, quality products, weekly specials, and pleasant shopping environment as being important determinants of patronage. Among these attributes, location and price were claimed to be the most important determinants in the choice process. An analysis of the results of past studies on determinant attributes that affected supermarket and women's fashion shopping behaviour reported that major determinant attributes for store selection were location, convenience, price, and assortment (Arnold, Ma, and Tigert 1978). However, other studies reported that for grocery shopping, distance travelled or convenience to home was not an important factor in a retail store selection (Thompson 1967; Osman and Rejab 1989).

In a study of female shoppers, Bellenger et al. (1976) reported that age emerged as the most important variable to be correlated

with store selection. Second in importance was education followed by income. Myers (1963), and Bearden, Teel, and Durand (1978) reported that a majority of discount shoppers were women in a ratio of 2:1 aged between 25 and 59.

However, later research reported conflicting results on the influence of demographic variables on store patronage. Hozier, Jr. and Stem, Jr. (1985) reported that none of the demographic variables was significantly correlated with the retail patronage loyalty scale. Other researchers also reported either a low factor loading, (less than 0.4), on the demographic variables influencing loyalty patronage (Farley 1968; McDaniel and Burnett 1990) or an insignificant relationship of the demographic factors (Baumgarten 1975). On the other hand, Korgoankar, Lund, and Price (1985) reported that among the demographic variables used in their study (that is, sex, age, income, and race), sex and race were significant predictors of store patronage for all their tested models.

Past research has also reported that only two socioeconomic factors, educational attainment and occupation, had an influence on loyalty patronage. Other socioeconomic factors, such as stage in family life cycle, religious preference, annual household income, number of automobiles owned, and number of intercity household relocations, were not significantly related to loyalty patronage (Enis and Paul 1968). They also reported that loyalty patronage was greater among the less educated and blue-collar workers than among the more educated and white-collar workers.

From the psychographic perspective, Crask and Reynolds (1978) described the frequent patrons of a department store as having a number of activities, interests, and opinion characteristics. They also reported that demographically the frequent patrons were better educated, younger, and earned a higher income than the nonpatrons. Their measurement of the degree of patronage was on the basis of the number of shopping visits undertaken in a year. Those who shopped at the department store less than 5 times were considered nonpatrons, while those who shopped at the department store more than 5 times during the year were labelled as frequent patrons. These findings, however, conflict with those reported previously.

In another attempt to explore the salient factors of shoppers' buying behaviour, Stoltman et al. (1990) investigated the sequence that shoppers used in selecting shopping goods. Their study reported that in shopping for two products, a camera and a suit, the most common sequence was store type, store, then either brand or area choice.

In conclusion, time, location, demography, socioeconomics, and psychography were the factors reported as contributive to retail selection by shoppers. However, past research reported some conflicting results on the influence of these factors on retail selection. This conflict suggests that location and time factors contribute to the customer image formation of a particular store. Demographic, socioeconomic, and psychographic factors would

together form the make-up of the customers which will moderate his/her perception of the selected store. This store perception guides the customer in selecting a store to shop.

Furthermore, if loyalty patronage is partly a function of psychological process, then it would be worthwhile to explore Sirgy and Samli's (1989) suggestion that store image is one of the determinant of store loyalty. In Martineau's (1958, p.49) words, "regardless of ability to pay, all shoppers seek stores whose total image is acceptable and appealing to them individually." This suggests an important role of store image in store patronage behaviour.

The next section will explore the literature for the definition of store image.

### **1.3 Definitions of Store Image**

Pierre Martineau (1958) was the first scholar to suggest the idea of retail store personality which is termed "store image." He described store image as "the way in which the store is defined in the shopper's mind, partly by its functional qualities and partly by an aura of psychological attributes" (p.47). The word "functional" here refers to physical properties such as location, parking facilities, price range, and merchandise offered. The "psychological

attributes" describe the atmosphere of the store such as warmth, friendliness, sense of belonging, and reliability. It is a subjective judgement on the store made by each individual customer.

Aron (1961), in studying the influence of television advertising on store image and shopping frequency, pointed out that image was "a complex of meanings and relationships serving to characterise the store for people" (p.2). The results of his study showed the existence of a direct relationship between store image and the frequency of purchase.

Later scholars described store image from two perspectives: that of the learning behaviour (Kunkel and Berry 1968), and attitudinal (Doyle and Fenwich 1974; James, Durand, and Dreves 1976; and Engel and Blackwell 1982). In relation to learning behaviour, Kunkel and Berry (1968) described store image as a result of previous reinforcement. They defined store image as "the total conceptualised or expected reinforcement that a person associates with shopping at a particular store" (p.22). Store image is, therefore the result of previous differential reinforcement.

Doyle and Fenwich (1974) offered a definition of image in terms of an attitude. They regarded image "as the customer's evaluation of all salient aspects of the store as individually perceived and weighted" (p.40). James, et al. (1976) described store image simply as "a set of attitudes based upon evaluation of those store attributes deemed important by consumers" (p.25). Engel and

Blackwell (1982) referred to store image as "one type of attitude, measured across a number of dimensions hopefully reflecting salient attribute" (p.518). The social psychologists have researched the relationship between attitude and behaviour formations (e.g Zanna, Olson, and Fazio 1981, Fazio and Zanna 1981). They reported that attitudes formed through direct experience with the object are more stable over time, and have more resistance to counterinfluence. A positive correlation ( $r = .322$ ) was reported between attitude and behavior as a result of direct experience (Fazio and Zanna 1981).

Oxenfeldt (1974, p.9) defined store image as "a combination of factual and emotional materials" stressing that "many customers will not only hold factually based opinions about a store but will feel certain ways toward it." This definition is in line with the seminal definition of Martineau (1958).

Lindquist (1974) reviewed the work of 26 scholars on image-related study. He then summarised the previous scholars' definitions of store image as "store image is complex by nature and consists of a combination of tangible or functional factors and intangible or psychological factors that a consumer perceives to be present" (p.31).

May (1974), who was involved with a number of retail image research projects for retail organisations, offered another perspective on store image. She described it as "the composite of the dimensions which the consumers perceive as the store" (p.19). This

implies that the image of a store not only depends on the store dimensions, but also on the make-up of its intended customers.

Marzursky and Jacoby (1986) rejected previous definitions. They claimed that the previous definitions did not address the process aspect of store image development. They then defined store image as "a cognition and/or affect (or a set of cognitions and/or affects) which is (are) inferred either from a set of ongoing perceptions and/or event such as a store, a product, a sale, etc) and which represent(s) what that phenomenon signifies to an individual" (p.147).

There are therefore various definitions of store image. In this study however, store image is defined as the way one sees a store in its overall milieu. Thus, different individuals will have different views of any particular retail store. A person's view of the store is derived from his/her evaluation based on the information gathered either through media or personal experience with the particular store. It involves both the store's and the customer's attributes and the customer's psychological state.

The following sections will review store image-related studies which covers store image dimensions, store image congruity, anticipated image of organisation, and customers' and management's anticipated store image congruity.

## **1.4 Store Image Dimensions**

This section is divided into three parts: the components of store image, the generations of store attributes, and the measurement of store image.

### **1.4.1 Image Components**

A store can be described by a number of characteristics, for example, by the quality or price of merchandise carried, or by services offered. Several studies have attempted to explore these important characteristics; the number varies from store to store, and range up to as many as forty-one characteristics (Marks 1976; Hansen and Deutscher 1977). Fisk (1961) reported six salient dimensions which were broken down into thirty determinants of the store image; Marks (1976) had the same number of items, while Hansen and Deutscher (1977) selected forty-one attributes. Marks, however, reported that the image of the specialty store is comprised of fashionability, salesmanship, exterior attractiveness, and advertising factors.

Perry and Norton (1970) conducted a study on one hundred female university students to determine the dimensions women used to evaluate women's clothing stores. Their analysis suggested three factors as important dimensions. They are salespersons, price-quality, and congeniality.



Lindquist (1974) reviewed the work of 26 scholars in 21 studies on the variables which contribute to store image formation. He grouped all the 32 variables into nine major store attributes, which are merchandise, service, clientele, physical facilities, convenience, promotion, store atmosphere, institutional factors, and post-transaction satisfaction. Lindquist also reported that 29 variables, (excluding "guarantee", "shopping ease", and "post-transaction satisfaction"), have some degree of empirical support. Based on the scholars mentioned, Lindquist noted that three broad factors emerged as dominant: merchandise, service, and location. Of these three, the merchandise factor was noted as the most dominant component of a customer's retail store image.

In a latter review, Lindquist's study was revised and updated. Its newer version included six image aspects, which were also based on the most frequently cited in the 26 store image studies (Marzursky and Jacoby 1986). These image aspects were then categorised further to form three broad components of store image, namely: merchandise-related aspects, service-related aspects, and pleasantness of shopping at the store.

However, image researcher(s) should be cautioned that stores, even amongst their branches, may not have an overall identical image. Past studies reported that store image varied by store (Marcus 1972), and by product class (Cunningham 1956; Cardozo 1974; Goldman 1977). Marcus (1972) explored the image variations among branches of a major retail organisation in Los

Angeles. Using the projective technique and semantic differential approaches, he found that image variations do exist among branches of an organisation.

Cardozo (1974) reported in his research findings that store image does vary by product class. In his study, the respondents were asked to name all the stores thought of when shopping for two product classes (health and beauty aids and houseware). He reported that store image does vary by product class, and suggested that the department or product class may have an individual image.

From other perspectives, Marzursky and Jacoby (1986) explored the process of store image formation and change. Taking the "bottom-up" approach, they asserted that image formation starts with a consumer's exposure to the store through some cues emanating directly from the store itself. After exposure to the reality of the store, the customer "extracts and perceives certain features from this reality and forms beliefs and/or affects which are congruent with his or her idiosyncratic cognitive configuration" (p.148). The store features that the customer regards as important and meets his or her expectations would have a stronger memory retrieval impact than those of lesser importance.

An earlier study posited that retail image is the result of a person's past experience with the store (Berry 1968; Kunkel and Berry 1968). Positive or previous favourable experience with the store leads to differential reinforcement which in turn produces a

favourable image of the particular store which induces customer loyalty.

Lessig (1973), however, reported a unique finding on his store image study. He found that the customers' behaviour toward one store is greatly influenced by their images of the alternative outlets. Customers' behaviour toward store A was highly associated with their images of store B and C. Dickson and MacLachlan's (1990) study may clarify Lessig's findings. They reported that people tend to avoid shopping at stores that are perceived to attract customers of a different social class than that of their own.

If store loyalty has a direct relationship with store image, then Goldman's (1977) findings adds some support to Cardozo's report. Goldman reported that store loyalty varied with products and it is not consistent across products. The products used in Goldman's study were furniture, ladies' shoes, and women's clothing. In an earlier study, Cunningham (1956) reported that customers do have secondary loyalty on product brand. This means that while the customers have a high degree of loyalty to one brand, they also have a lesser degree of loyalty to a second brand. She, however, found no significant correlation existed between high brand loyal consumers and high store loyal customers.

To summarise this subsection, past studies have reported various variables that contribute to store image formation. However, the most commonly cited image components were

merchandise, service, and pleasant shopping environment. Store image was reported to vary by store (Marcus 1972) and by product class (Cunningham 1956; Cardozo 1974; Goldman 1977). A favourable store image is generated from positive or favourable past experiences with that particular store which also induces customer loyalty (Berry 1968; Kunkel and Berry 1968). Past studies also provide evidence that people tend to patronise stores that attract customers of their own social class (Dickson and MacLachlan 1990).

#### **1.4.2 Generations of Store Attributes**

It is also important to note the methods of generating these salient dimensions of store images. Some researchers provide a number of supposedly important store attributes for the respondents rating (e.g. Aron 1961; Pathak, Crissy and Sweitzer 1974; Hansen and Deutscher 1977; Schiffman, Dash, and Dillon 1977 and Golden, Albaum and Zimmer 1987). They claimed that the chosen attributes were based on store image literature which has some degree of empirical support. As noted above, different stores are likely to have different salient attributes, and because the store image is the customer's perception of the store, it would be more appropriate that the customers are the ones who should determine the store attributes not the researcher(s). Bouldings (1956) expressed his caution regarding this in his statement, "the image is the property of the individual person" (p.28).

Other researchers (for e.g. Myers 1960; Burke and Berry 1974; James, et al. 1976; Zimmer and Golden 1988) used open-ended questions to generate store attributes which project the image of the store. This approach gives a better opportunity for the respondents to describe their selected store.

In sum, the salient attributes of any one store are likely to be different from another store. This implies that each retail image study should generate attributes of the chosen store prior to the research proper. The open-ended question approach is considered to be one of the best approaches for generating retail store attributes.

### **1.4.3 Image Measurement**

Researchers of retail image studies have used diverse measurement approaches. The most common image measurement approach is the semantic differential scales. The studies by Tillman (1967); Marcus (1972); Lessig (1973; Pathak, et al. (1974); Marks (1976); Schiffman, et al. (1977); Donovan and Rossiter (1982); and Golden, et al. (1987) are some of the many examples available.

Although the open-ended and projection techniques are good for identifying the store image characteristics, these techniques do not have the capability of illustrating the extent of each attribute's importance, as offered by the semantic differential scaling.

McDougall and Fry (1974) used both the semantic differential scaling and the open-ended method in their study. However, their data would probably be affected by the 'Halo effect' because the research instrument contained the semantic differential format prior to the open-ended format. This arrangement might have influenced respondents' responses from the semantic differential to the open-ended questions. Wu and Petroschius's (1987) cautious note about the Halo effect in store image studies is worth noting here. They pointed out that care should be taken in measuring store image. The rating procedure of the store attributes might influence the respondents on the other attributes (that is, the procedure might have a carry-over effect).

The popularity of semantic differential scales in image studies or other attitude studies was due to its ease of administration (Doyle and Fenwick 1974), allowing the quantification of data, and assisting respondents in expressing their attitude toward the subject matter (Marks 1976). Past research has provided evidence of the reliability of the semantic differential measurement (Hawkin, Albaum, and Best 1975; Menezes and Norbert 1979). Hawkins et al. (1975) used the unipolar semantic scale known as "staple scale" to measure the reliability of retail store image by focusing on the test-retest measures. Menezes and Norbert (1979) evaluated and measured the validity of semantic differential, staple, and likert scaling format in measuring store image. The results of their study do not show the superiority of any single scaling format for measuring retail image dimensions. This means that any of the three

could be used with relatively related validity. However, in terms of preferences, their respondents have indicated that the likert scale was their first choice, followed by semantic differential scales, and staple scales.

Osgood (1952) claimed that the semantic differential measurement scale met most of the criteria of satisfactory measuring instruments. These criteria are objectivity, reliability, and validity. Objectivity means that if other researchers apply the same measurement scale for similar subjects, similar results should be obtained. Reliability means that the measurement is free from variable errors. "This is reflected when repeated measures of the same stable characteristics in the same objects show limited variations" (Tull and Hawkins 1984, p. 240). The instruments is said to have validity if it is capable of measuring what the researcher intends to measure with consistent results.

However, the use of semantic differential alone in image studies casts some doubt on the "true" dimensions of the store image. Schiffman et al. (1977), for example, reported that for a specialty store expertise of the salesperson and merchandise assortment were the most important attributes of the store image. Marks (1976) reported contrary findings from his study on specialty stores. Fashionability emerged as the most important factor in predicting overall store preference, followed by salesmanship. Both used the "forced" approach of generating the attributes of store image (i.e. the semantic differential approach).

The semantic differential scale is a good attitudinal measure, but it is not efficient in identifying the store image attributes. The word "efficient" is used here to mean the generating of attributes with minimum effort by the respondents. Through the use of semantic differential, the respondent is required to rate many adjectival questions regarding store characteristics. This search process has to be exhaustive enough in order to unveil the customer's store image attributes. This approach should be compared with that of the open-ended question, where each respondent is given an opportunity to write only what s/he feels is relevant according to his/her image of the particular store. Osgood (1952), besides defending his semantic differential scaling method of measurement, admitted that his measurement approach is only "capable of projecting the connotative meanings, but not the denotative meanings" (p.231).

Thus, literature on image studies has extensively used the semantic differential scaling as the measurement for store image. This measurement is said to be easy to administer as it allows the quantification of data and is easy for the respondents to express their attitudes toward the subject.

In conclusion, it is noted that numerous studies on store image have been carried out since the late fifties. However, researchers do not have a common ground on the issues of what specifically constitutes the store image and how it can be measured. The most common image components are related to merchandise,



service, and a pleasant shopping environment. The preceding review of literature also provides evidence which suggests that a favourable store image is the product of previous rewarding experience with the store. The most commonly used measurement was semantic differential scaling. However, other approaches should be used to generate the dimensions and attributes of images, such as the open-ended question.

### **1.5 Store Image Congruity Studies**

With a few exceptions, all past studies on store image mentioned above either focused on image measurement or the identification of salient features that formed the customer's store image. These salient features identified from the customer's perspective, are sometimes called "customer store choice evaluative criteria" (Gentry and Burns 1977), would be more meaningful if they are congruent with the dimensions of store image that the retailer moulds for his/her customers. This congruence would also serve as a feedback for the retailer on the product of their retail planning strategies. Past research reported that the image of self is projected into the choice of products (Birdwell 1968; Grubb and Hupp 1968). Similarly, in store patronage, the personality of the store should be as close as possible to that of its intended customers. The higher the congruity between these two, the greater would be the customers' loyalty to that particular store,

resulting in higher store loyalty patronage. However, the empirical research that tests this store image congruity-loyalty patronage relationship is limited.

Samli (1989a) posited that a store should strive to be different from its competitors. This effort is termed "the search for differential advantage"(p.13). This differential advantage can be achieved by differential congruence which Samli refers to as a positive balance between the image of store and that of its customers. Achieving this status would ensure for the particular retailer the loyalty that binds the customer to his/her store.

The following section will review literature on image congruity (between customers and their perceived store image) and its relationship to loyalty patronage behaviour.

### **1.5.1 Self-image congruity concepts**

Over the past three decades, self-theory has implanted itself as a partial foundation for consumer behaviour. According to Gorwaney (1977,p.21), self "refers to the cognitive experiencing by the individual as he perceives and conceives of his body and personality traits and processes as characteristics of an actor within a socially determined frame of reference. When self is perceived and reflected upon, it becomes self-conception which is derived

from one's experience of one's own self." The concretised and crystallised self-conception is called self-image, referring to what the individual believes of himself/herself.

Self-image tends to be relatively stable and consistent, and any change in an individual's self-image would be gradual not abrupt (Gorwaney 1977; Onkvisit and Shaw 1987). Thus, due to its stable characteristics, self-image resists changes. This makes it a highly significant factor in influencing an individual's behaviour and attitude. Birdwell (1968), for example, reported that a person's image of self was projected into his/her choice of automobile owned. In other words, a person's perception of oneself is in congruence with one's perception of his/her car.

Self-image can be studied from various perspectives, namely real or actual, ideal or desired, social, and ideal social (Sirgy 1980, 1982a). The real self-image refers to the way an individual perceives himself/herself, ideal self-image refers to the way an individual would like to be perceived. The social self-image or looking glass self refers to the way an individual believes others would perceive him/her. The ideal social self-image refers to the way an individual wants to be perceived by others as having a specific image. Other researchers have proposed other dimensions of self-image such as situational self-image (Schenk and Holman 1980).

Gardner and Levy (1955), and Levy (1959) were the earliest to discuss the concept of self-image/product-image congruity. Since then, numerous studies on this congruity concept have emerged. Among them were Birdwell (1968), Grubb and Hupp (1968), Green et al. (1969), Hughes and Naert (1970), and Grubb and Stern (1971). These investigators who focused on automobiles in their studies explored the relationships of actual or real self-image to products preferences/usage.

Other researchers, like Dolich (1969), Ross (1971), and Schewe and Dillion (1978) focus on the influence of either actual self-image or ideal self-image on products (preference, choice, or ownerships). Dolich (1969) attempted to identify which self concept (whether real-self or ideal-self) is more dominant in a customer's product choice decisions. He reported that the real-self image provides better congruence with the product usage, and plays a dominant role in customer choice decisions for preferred brands. His findings were supported by Ross (1971) who attempted to distinguish the role of ideal self-concept and actual self-concept on consumer behaviour. Although an individual will prefer to consume a product or brand which is perceived to be similar to one's own self-concept (both actual and ideal self-concept), the actual self-concept is said to be more congruent with the consumption preference (Ross 1971).

Sirgy (1980) explored the congruity aspects of all four dimensions of self-image to product preferences and purchase

intentions for the tested products. His findings suggest that the ideal and ideal social congruity seems to be better predictors for conspicuous product preferences. However, the results moderately support the contentions of purchase intentions to be a function of both ideal and self-congruity.

As Roger (1951) pointed out in his theory of self-enhancement, an individual, to a certain extent, endeavours to maintain/enhance the self. Hamm and Cundiff (1969) reported that consumers of different levels of self-actualisation have different product perceptions. His findings suggest that certain products, (such as a house, an automobile, a dress), were significant in describing one's self image. This would also imply that lifestyle has some influences on the self-image of an individual. One study reported that achievement-motivated women tend to project their self-image on their clothing behaviour more than the nonachievement-motivated women (Ericksen and Sirgy 1989). They reported a positive correlation of 0.40 between Achievement motivation and actual self-image, and a correlation of 0.23 between Achievement motivation and ideal self-image.

In summary, numerous studies have reported that the image of the consumer is associated with the symbolic image of the products used or consumed. The more conspicuous the product is, the higher the tendency of congruity to its users. Lifestyle to a certain extent, influences an individual's self-concept which in turn influences one's consumption behaviour.

### 1.5.2 Self-image and store image congruity

If a consumer's image is similar to one's product choice/usage, then a similar pattern would emerge between self-image and store image. Although research on this phenomenon is scarce, a number of researchers have supported such a proposition. Dornoff and Tatham (1972) reported a high degree of congruency between the customer's personal image and his/her most preferred store. Contrary to Dolich's (1969) findings, he found that there were no significant differences between the congruity of real-self and ideal-self images with the most preferred stores.

Bellenger et al. (1976) studied the congruence between store image and self-image and their relationship to store loyalty. They found that self and store images are highly correlated, and that female shoppers have a higher store loyalty than male shoppers. However, their study only involved store personnel which is only one of the previously identified salient image dimensions. Thus, future image congruity study should also involve other store attributes that are deemed important to customers in forming their perceptions of the store.

In another study, Stern, Bush, and Hair (1977) used a wider range of image dimensions to measure self- and store images. This study comprised 12 adjective pairs, namely; responsible-irresponsible, modern-traditional, sincere-insincere, rude-courteous, untrustworthy-trustworthy, dependable-undependable, dynamic-dull,

unappealing-appealing, plain-distinctive, fashionable-unfashionable, depressing-refreshing, and outgoing-inward. These adjectival pairs are called the value-expressive store-image attributes, which are the personality images that customers perceive as the stereotypic image of the generalised store patron (Varvoglīs and Sirgy 1981). The results of the study, however, suggest that customers patronise stores whose attributes are congruent with that of their own real self-image.

Sirgy et al. (1989) proposed a construct as to how self-concept store image congruence emerges in retailing. This model is an adaptation from Sirgy's earlier model on self-concepts congruity with products (Sirgy 1982). These are the congruity between actual self-image and store image (designated as self congruity), between ideal self-image and store image (ideal congruity), the congruence between social self-image and store image (social congruity), and that between ideal social self-image and store image (ideal social congruity). The model integrates both the self-congruity and ideal congruity with store image which produces four congruity segments, namely positive self-congruity, positive self-incongruity, negative self-congruity, and negative self-incongruity. Table 1.1 illustrates these congruity segments and their effects on patronage/loyalty.

Another study focussed on the relationships of self-concept and symbolic store image congruity to store loyalty (Samli and Sirgy 1981). For this purposes, four symbolic variables were used to determine the symbolic store image measured by using the

Table 1.1  
Integrating the Effects of Self-Congruity and Ideal Congruity

Self- Congruity	Ideal- Congruity	Congruity Segments	Self- Esteem Motivation	Self- Consistency Motivation	Store Patronage /Loyalty
High	High	Positive self-congruity	High	High	High
Low	High	Positive self-congruity	High	Low	Moderate
High	Low	Negative self-congruity	Low	High	Moderate
Low	Low	Negative self-congruity	Low	Low	Low

Source: M. Joseph Sirgy, A Coskun Samli, Kenneth Bahn, and Theofanis G. Varvoglis, "Congruence Between Store Image and Self-Image," in Retail Marketing Strategy, (ed.) A.C. Samli, Westport, CT:Greenwood Press, (1989), p.210.



semantic differential scales, namely: modernness, friendliness, classiness, and degree of sophistication. Also, using the same symbolic variables two forms of self-concept (social and ideal social self-images) were assessed and matched with the symbolic store image to obtain the social and ideal social congruities.

In addition to these self-concept congruity dimensions, four other constructs, (that is, socioeconomic status, area loyalty, shopping complex loyalty, and functional store image), were used in the study to explore the nature of store loyalty. Samli and Sirgy (1981) reported the results of the standardised regression coefficient that suggest functional store image and area loyalty to be the only significant predictors of store loyalty. The predicted variance of functional store image variable was 21 percent, while the area loyalty was only 2 percent. However, through a subsequent correlation matrix, they found that social and ideal social congruities were significant and strongly correlated with the functional store image variables. From this findings, they suggested that the symbolic image congruities have some influence on the attitude of the customer which endorsed his/her evaluations on the store's functional attributes.

A study on shopping centre patronage reported that loyalty patronage on shopping centres was very low (Osman 1984). However, there is a relationship between the size of the shopping centres and loyalty level.

To summarise, past studies have reported that there exists a congruity between the customer's self-concept and his/her most preferred stores. This congruity also influences the customer's attitude endorsing his or her favourable evaluations on the attributes of a particular store. Past studies also reported a relationship between self-image congruity to loyalty patronage.

To conclude this section, it is evident that loyal customers tend to shop at the store whose symbolic image is perceived to be similar to their own. The store's functional as well as psychological attributes should match the customers' terms of preferences and importance of store selection in order for them to remain loyal. An individual's self-concept is influenced by his/her lifestyle which in turn directs one's consumption behaviour.

## **1.6 Anticipated image of organisation**

This section will be devoted to reviewing the literature relating to store image from the perspective of retail management. The objective of this section is to determine the role of store image in the development of the retail management strategy.

The importance of image to retail management has placed image development as an instrument of successful market segmentation strategy (Mason and Bearden 1978). Image research

on the organisation conducted prior to the retail strategy formation would undoubtedly help identify the positive and negative aspects of its operations. The store's positioning strategy generally leans heavily on the manipulations of the store's operating characteristics (Pessemier 1980). In the same vein, Miller and Granzin (1979) reported that store loyalty is influenced by the desired benefits sought by the patronage segments. Thus, the responsiveness of management on store characteristics that are most sought by their patronage segments would serve as an effort to maintain or enhance the customers' level of loyalty to the store.

The image of a store is moulded by its management through its retail activities which later become the store's attributes. Thus, "consciously or unconsciously, retailers engage in the process of store image development" (Rosenbloom 1983, p.142). Rosenbloom suggested three hypothetical models of store image development, namely; market-based store image model, internally-based store image model, and trade-based store image model.

The market-based store image model (MBSIM) suggests that the retailer should first select the target market segments for his/her store. Then, the retailer determines the needs of those particular segments and identifies the relevant store choice evaluative criteria. The next stage is that the retailer uses this information to create or alter the store image dimensions to conform to the identified customer store choice evaluative criteria. The final stage of the

MBSIM is the monitoring of any changes in the customer store choice evaluative criteria.

In the internally-based store image model (IBSIM), the image of the store is not directed by the customer store choice evaluative criteria. Instead, it is the reflections of the internal values and beliefs of the store's founders and operating traditions which have been adopted by successive managements. This image of the store is projected onto the market in the belief that there are segments of customers who will respond favourably to this image. An adjustment to this image will only be made if and when the sales or profits decline. However, this adjustment or alteration to the image of the store is more of a corrective measure on the deviations from the traditional norms and values of the store.

The trade-based store image model (TBSIM) is basically a reflection of the images of other retail stores which are in the same line of trade. This approach to store image development hinges on the argument that if it works for others then it should work for us. The objective of this model is for management to endeavour to develop a congruent store image with that of the trade peer group. As such, the development of store image via this model and that of the internally-based model minimise the congruency between store image dimensions and the customer store choice evaluative criteria. The management that adopts the internally-based store image model only attempts to achieve congruency between store image dimensions and the traditional values and beliefs of the retailer.

Thus, among the three proposed store image development models, only the market-based store image model stresses customer analysis as its base in the formulation of the store image.

The market-based store image model is clearly in line with the philosophy of the marketing concept which places the consumer as the central focus in decision making. In the same vein, Dowling (1986) warned of the necessity to modify the company's marketing strategy should a discrepancy occurs between customers' perception of the company and the company's own desired image. He added that the better the two images fitted together, the more effective one would expect the organisation's communication efforts to be.

Samli (1989b) stressed the importance of a favourable image to the likelihood of retailing success. He then presents a store image management paradigm which consists of five steps. These steps consist of:- examining current store image; examining store images of the competitors; designing and implementing image change/enhancement program; assessing the new store image; and determining the impact of the new image in terms of retail success. Both Samli's (1989b) and Rosenbloom's (1983) store image management paradigms are market-driven, and both pursue the development of appropriate store images. The "appropriate store image" means that store image is in congruence with the self image of their targeted customers. Samli (1989b,p.185) maintains that "store image may be used as a surrogate indicator of a store's

success. Managing the store well is managing its image successfully."

As already noted earlier, stores are likely to be different from each other. Thus, management should first focus their image management development efforts for the selected segments of the market rather than for different publics. The term "different publics" is meant to include loyal customers, loyal customers of competitors, casual customers, management staff, and the others (Samli 1989b).

In conclusion, retailers are involved in store image development processes through their retailing activities. This implies that management should plan and implement their retailing strategies based on the preferences of their selected market segments. This market-based store image development process is suggested as a route to successful retailing.

## **1.7 Customers' and Management's Anticipated Store Image Congruity**

The preceding reviews of store image literature have focused on both the customers' and the retail management's perspectives. This section will review the literature on store image congruity held by both the customers and the retail management. The objective of

this section is to determine the status of this congruity and to identify evidence of its relationship to loyalty patronage behaviour.

Many researchers have focused on the product and self aspects of store image congruity, but only a few have recognised the importance of store image congruity between that of the customers' and management's desired image. McClure and Ryans' (1968) study can be considered as the earliest attempt in the exploration of perception congruity between that of the retailers and the consumers. They seek evidence that retailers, who in the marketing channel system are closer to consumers, understand the consumers better than the other channel members. However, their research revealed that retailers, in rating the relative importance customers placed on the various product attributes, tend to understate the degree of importance which customers attach to these attributes.

Pathak (1972) and Pathak et al. (1974) studied the images of department stores held by customers and management and attempted to determine whether there exist a congruity between these two images. The salient image features used in his study were adopted from the literature and especially that of Wyckham (1967). Pathak also explored the existence of the relationship between customers' satisfaction (or dissatisfaction) and the marketing orientation of the store's management.

On the congruity aspects of the two images, they reported that the findings "indicate that the management consistently rated their store higher than did their customers" (p.113). And of the four test stores under study, only one (i.e Sears) was found to have correctly anticipated the customers' images of their store on all of the image dimensions used in the study with the exception of the locational convenience.

Using the Aggregate Image Deficiency (AID) and Inverse Marketing Orientation Index (IMOI), Pathak (1972) tested for the relationships between customers' satisfaction and management's marketing orientation of the test stores. Since there was no indication of positive relationship between the two variables, Pathak concluded that, except for merchandising suitabilities, there is a lack of relationship between customer satisfaction and marketing orientation of the stores' management. However, he cautioned that these findings "should not be interpreted to mean that marketing orientation is not a proper tool for management to achieve customer satisfaction" (p.121). His reason for the lack of relationship between the AID and the IMOI score was due to the use of the customers at large, rather than the target customers of the test stores.

In a later study by Singson (1973), it was reported that there exists a congruence between the store management and shoppers on the saliency of the dimensions of price, quality, and atmosphere to store image. Singson used a multi-dimensional scaling and



unfolding analysis in this study of 34 store management staff versus 191 shoppers.

A similar congruity study was conducted by Samli and Lincoln (1989) to determine "the relative seriousness of the management-market discrepancies" (p.195). They reported the probable waste of the management's resources on certain activities of the store. The projection of tenureship in the community through advertising, for example, was a probable waste of resources by the management because the customer in their study did not perceive tenureship as a salient attribute of the store. Their study also reported that in most cases the management's perception of their store image was more favourable than the customers'.

In conclusion, there is evidence of discrepancies between the management's and customers' perceived image of a store. These discrepancies could jeopardise the efficiency of the store's management. However, there is also evidence of congruity between the customers' satisfaction and the suitability of the store's merchandise.

## **1.8 Conclusions From the Literature Review**

From the preceding review of literature on patronage, some important points can be raised. First is the enormous interest on

store patronage behaviour among marketers implied by the number of studies conducted. The major focus of such studies was either a taxonomy of the stores' customers or an attempt to determine the factors that influence store patronage. The results reported were encouraging, but sometimes conflicting. For example, the influence of time and location were reported significant by one group but insignificant by another. Other factors like demographics, socioeconomics, and psychographics faced a similar status of instability.

Perhaps, as suggested by Martineau (1958), for the store's personality, one should view retail patronage from the store image perspective. The time and locational factors would then, together with other store attributes, adequately be the ingredients of customer image formation of a particular store. The demographic, socioeconomic, and psychographic factors are no doubt the descriptors of customers but they can be the driving force that helps mould customers' attitudes towards a particular store. At the same time, the basis of store image formation was the customer's previous experience with the store. Past studies reported that the more favourable the customer's previous experience with the store, the more favourable will be his/her images of the store which in turn induces loyalty patronage.

Although there is a plethora of studies conducted to document what store image is, their definitions of store image are not in agreement with each other. Some have defined store image

from the learning behavioral perspective, while others have defined it as an attitude. Social psychology researchers have reported a positive relationship between attitude formation and direct experience (Zanna, Olson, and Fazio 1981; Fazio and Zanna 1981). This suggests that the formation of store image is a combination of both learning and attitude. Thus, the definition of store image for this study will adopt both the learning behavioural and attitude perspectives. Store image is therefore defined here as a customer's attitude towards a particular store as a result of his/her evaluation of the perceived important aspects of the store, shaped and reshaped by his/her direct experiences with the store's overall milieu. This phenomenon is related to the frequent visits and the repeat purchases at the store. The rewarding stimuli from direct experiences with the store's overall milieu at each visit will strengthen the customer's evaluation on the store, which then reinforces his/her attitude towards the store.

From the preceding review of literature, it is evident that the image of a store can be differentiated from one to another. However, the most common image components are related to product, service, and the store's pleasant environment. The common measurement of image is the semantic differential scale. This also suggests that a generation of attributes for a particular store should be carried out prior to the full scale research programme on the particular store(s).

Past research provides some empirical evidence of the congruence between the consumers' self-image and the perceived images of the products that they have used or consumed. The more conspicuous the product, the higher the image congruity status. Theoretically, the store can also be regarded as conspicuous as the products associated with it. Past research also extends this image congruity aspect to store patronage. The preceding review of related studies also provides some evidence of image congruity between the customers and the store in which they choose to shop. Customers tend to patronise the store whose attributes are congruent with their own self-image.

However, many of the past studies have concentrated on the customers' perspective of viewing store images. Research that compares this view with that of the management's has been limited. In ensuring the effectiveness of market segmentation, it was suggested that management should be more responsive to the segments' perceived important characteristics of their store. This is another way of accomplishing the target market-orientation. Past store image congruity studies between management and customers revealed that some discrepancies existed. Management tend to rate their store more favourably than the customers. This could lead to management's misappropriation of resources.

Previous research has also reported a relationship of the congruity between customers' satisfaction and management's marketing orientation on merchandising suitability dimension but

satisfaction is not the only measure of loyalty patronage. Future studies should therefore, also encompass the relationship of this image congruity to other loyalty patronage measures.

A common feature in all these studies is the research environment, which was set in the western world. A similar study in the nonwestern world could enrich the present theoretical phenomenon.

### **1.8.1 Suggested Direction For The Present Study**

As suggested by the literature, this study will take the view of loyalty patronage from the store image perspective. It will specifically focus on the antecedents to loyalty patronage which include the store image congruity, the customer's store image, and the customer's past purchase experiences.

It is evident from the above reviews of literature that retail patronage studies have increasingly attracted the interest of business researchers. The reason behind this growing interest lies in the customer as the central focus of the marketing concept. The marketing concept posits that "the key to achieving organisational goals is determining the needs and wants of the target markets and delivering the desired satisfactions more effectively and efficiently than competitors" (Kotler et al. 1989, p.15). This concept stresses

the sovereignty of the customer, suggesting that the company's energies should be directed to satisfy the target customers in order to ensure a successful business.

Customers have undergone changes in their characteristics which have slowly affected their consumption behavior. The educational qualification of the work force, and rapid advancements in industrial and technological growth have opened up new employment opportunities for both males and females. Complementing these developments are the increase in dual income households, a higher standard of living, and consequent consumption of consumer goods.

In the dual income household, time has become an increasingly important element to them as consumers, and researchers have responded to these changes by focusing on the importance of travel time (Brunner and Mason 1968) and the purchasing role (Darden et al. 1983). The retailing world is becoming more dynamic with the increase in number of larger stores (Tordjman 1988), new technologies (Salleh 1989), and the changes in consumers' characteristics and values.

Sheth (1983) pointed out the emergence of a want-driven motivation in the consumer which slowly increases in domination over the physiological needs. This trend is apparent in affluent countries, where societies have progressed upward in Maslow's hierarchy of needs. Along with this elevation from needs to wants,

it became increasingly important for retailers to understand the psychology of the markets as well as its physiology. Lifestyle retailing, as highlighted by Blackwell and Talarzk (1983), has been proven a successful endeavour for many well-known retailers, such as Wendy's, McDonald's, and The Limited.

Better performances, thus, are not only achieved through effective cost control but also through building increased buying support from customers. The buying support from customers determine the success of a particular retail institution (Sirgy and Samli 1989). The customer has the final decision in choosing the store in which he/she shops. For the retailer, the one-time purchase is not sufficient for permanent tenureship in the marketplace. Increasing the number of loyal customers is the ultimate means of ensuring longevity in business.

### **1.9 Scope of the Study**

The purpose of this study is, thus, two-fold: to investigate and compare the store images held by customers and management, and to identify and assess some determinants of loyalty patronage behaviour in a non-western nation. This study attempts to provide answers to the following research questions which will hopefully contribute to the state of knowledge in this area.

1. Does aggregate store image held by customers vary depending on gender and race?
2. To what extent does the image of the particular store, as expected by its customers, match the actual image as evaluated by the customers?
3. To what extent do customers' perception of the particular store match the management's perception of their store?
4. To what extent do past purchase experiences with the store influence customers' perceived image of the store?
5. To what extent do customers' past purchase experiences with the store contribute to loyalty patronage behaviour?
6. To what extent does store image congruity contribute to loyalty patronage behaviour?
7. To what extent do customers' shopping orientations influence images of the store?
8. To what extent do lifestyles contribute to loyalty patronage behaviour?



Due to limitations such as time and costs, this study will strictly focus on the shopping for clothing.

## **1.10 Organisation and Plan of Research**

This thesis consists of five chapters. The themes of the remaining chapters are as follows:

In Chapter Two, a model relating to the antecedents of loyalty patronage will be developed. This chapter includes discussions on the models proposed by Mason, Durand, and Taylor (1983), and Pathak (1972) which serve as bases for the proposed model. The construct definitions, the construct relationships, and the hypotheses will also be outlined in this chapter.

Chapter Three describes the research methodology. The chapter begins with the introduction and the discussions on the preliminary study. The section on the final survey covers the sampling procedures, the training of interviewers, the research instruments, and the data collection. This chapter will also report the result of the pilot study conducted prior to the final survey.

Chapter Four presents the analysis of data. It contains six main sections. The first section reports the characteristics of the respondents. Section two describes the selection criteria of the

items for the variables used in the study. Section three and four report the testing of the hypotheses. Section five deals with the testing of the proposed path model. The final section gives a summary of the chapter.

Chapter Five discusses the findings in relation to the research questions, and proposes changes to the model based on the findings. Also included in this chapter are the discussions on the limitations and future research extension. The chapter ends with the outline of managerial and theoretical implications from the results of the study.

## **CHAPTER II**

### **THEORETICAL AND CONCEPTUAL FRAMEWORK**

#### **2.0 Introduction**

The previous chapter explored direction for the present study by reviewing the literature which relates to retail selection and store image. As stated in that chapter, the purpose of this study is to identify and assess some determinants of loyalty patronage behaviour. This chapter presents a model of retail loyalty patronage to be used in this study. A number of hypotheses are also formulated for the testing of the proposed model.

#### **2.1 Contributions of Two Existing Patronage Models to the Present Study**

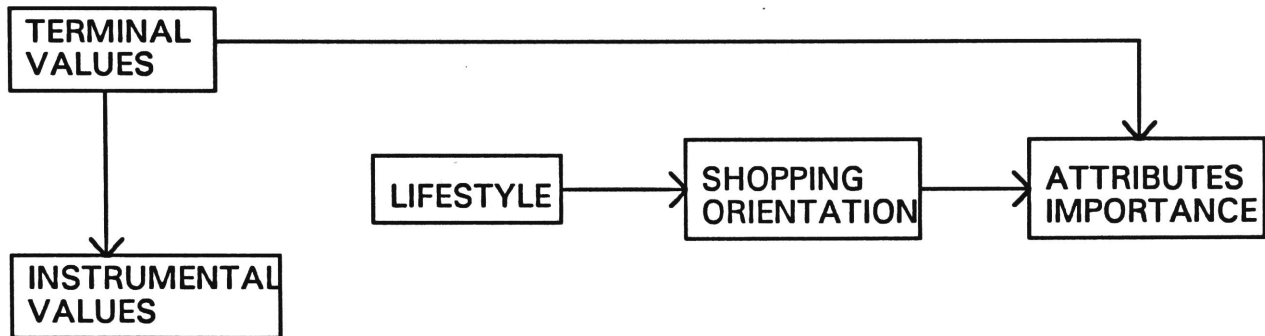
Indeed, there exist a few models of retail patronage, of which the most notable are Darden's (1979), Sheth's (1983), and Spiggle and Sewall's (1987). Spiggle and Sewall's model of retail selection is not a loyalty patronage model, but instead is a retail choice process model. Sheth (1983) proposes an integrative theory of patronage preference and behaviour. His model is well grounded on various existing theories of retail preferences and behaviour. These models, including Darden's (1979) focus on retail choice but not on loyalty

patronage. Furthermore, Sheth's (1983) and Darden's (1979) models are too complicated for practitioners, and a single study is not sufficient for testing each of the full theories.

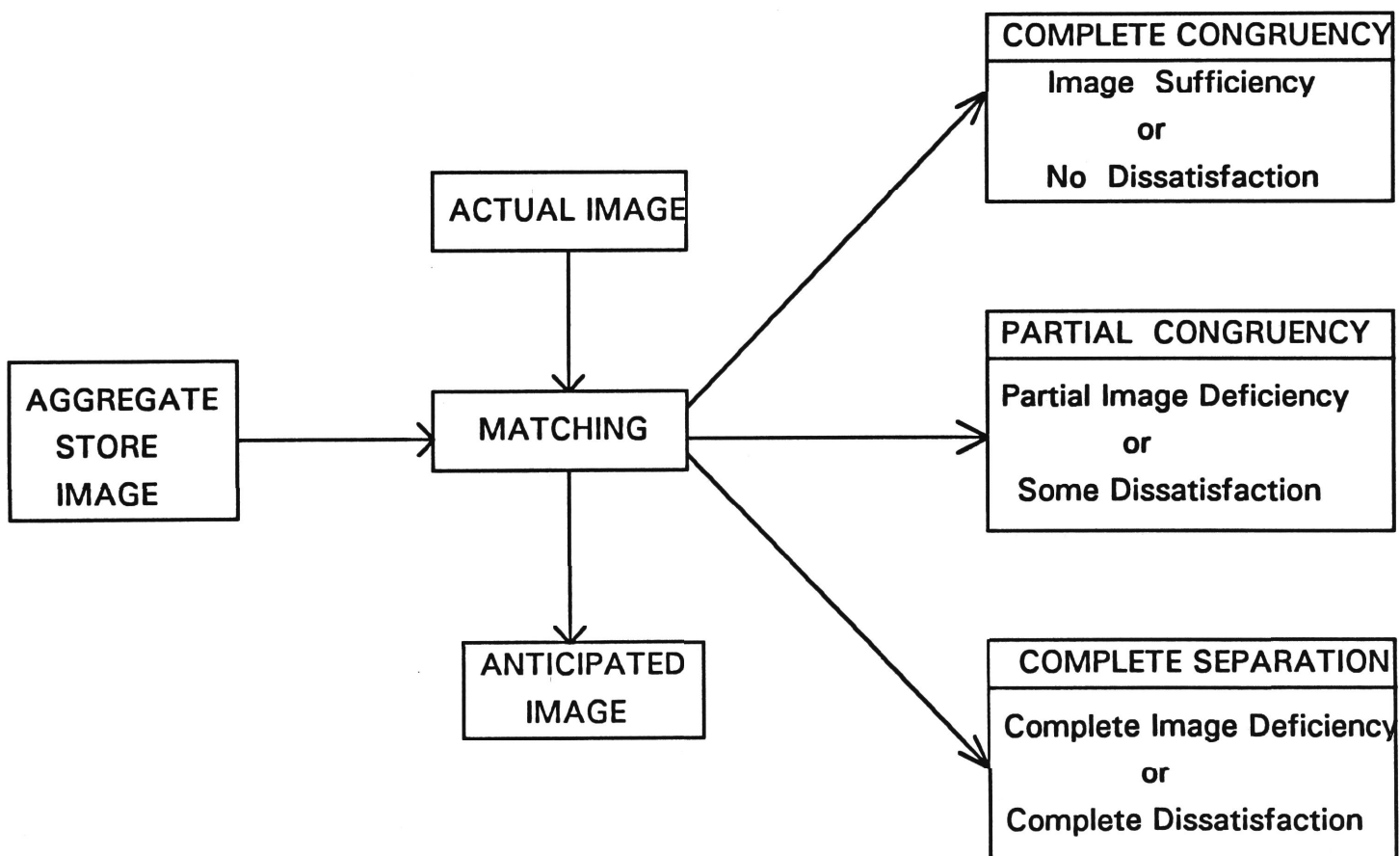
The proposed retail loyalty patronage model draws a great deal from two existing patronage models. These two models are that of Mason, Durand, and Taylor's (1983), and Pathak's (1972). Mason et. al (1983) proposes a retail patronage model which comprises of five constructs: terminal values, instrumental values, lifestyle, shopping orientation, and attribute importance. Certain cause-effect relationships were hypothesised in the original formulation of the model. These relationships were revised based on the results of its test in the United States, and were depicted in Figure 2.1 (A). Since then there has been no report of any further testing of the model.

A related model for retail management by Pathak (1972) emphasises the concept of marketing which incorporates the concept of store image into the design of the retail management's strategy. According to this model, a marketing oriented retail store is the one that aims at the complete congruity between the actual and the anticipated image of the store. In line with the model, the anticipated image of the store is defined as that which relates to what the management is trying to project to its target market. The actual image of the store is the aggregate image that a customer perceives of the store. This matching of the actual and the anticipated image of store results in three possibilities: image sufficiency or no dissatisfaction,

**Figure 2.1**  
**Retail Patronage Models**



**(A) Mason, Durand, and Taylor's (1983) Model of Retail Patronage**



**(B) Representation of Pathak's (1972) Image Congruity Concept**

partial image deficiency or some dissatisfaction, and complete image deficiency or complete dissatisfaction. The congruity concept of the model is shown in Figure 2.1 (B).

Thus, Pathak's (1972) store image congruity concept contributes to our understanding on the extent of the knowledge accuracy that each retailer has of their customers, and on the knowledge of how these customers perceive the particular store. Pathak (1972) also explores the relationship of the store images held by customers with race and gender .

Model A in Figure 2.1 have included values which are differentiated as terminal and instrumental. According to Kluckhohn (1951) "values" is defined as "a conception, explicit or implicit, distinctive of an individual or characteristic of a group, of desirable which influences the selection from available modes, means, and ends of actions " (p.395). Mason et al. (1983) used Rokeach's (1973) categories of values: terminal and instrumental. Instrumental values are those concerning desirable modes of conduct such as ambitious, responsible, self-controlled, honest, and cheerful. Terminal values concern the desirable end-states of existence which include a comfortable life, an exciting life, a sense of accomplishment, self-respect, social recognition, and happiness.

In the original formulation of the model, Mason et al.(1983) propose two categories of values as antecedent variables affecting lifestyle, shopping behaviour, and store attribute importance. Indeed,

there was evidence from past studies that reported the relationships between consumer values to behaviour (Howard and Woodside 1984; Gutman 1982; Dolich 1969; Vinson, Scott and Lamont 1977; Stern et al. 1977; Varvoglis and Sirgy 1981). These studies have shown that one's behaviour is guided by one's values as an effort to maintain and to enhance one's conception of self (Grubb and Grathwohl 1967; Dolich 1969), in evaluating product attributes (Vinson, Scott, and Lamont 1977), and in selecting a store with an image consistent with one's self-concept (Bellenger et al. 1976, Stern et al. 1977, Varvoglis and Sirgy 1981).

Mason et al. (1983) tested their model with the 296 female members of the Parent Teacher Association. The results showed that there were some support to the earlier version of the model. The influence of values, however, were found to be restricted to only the attributes importance. As outlined in Figure 2.1 (A), only the terminal values influenced the attribute importance which also influenced the instrumental values. Three of the four lifestyle variables were significantly related to the four shopping orientation factors. Of the ten attribute importance factors used in this model, only two factors (location and return policy) were reported as having no relationship to any of the shopping orientation factors. The other eight factors strongly supported the path relationship from shopping orientation to store attributes.

In their empirical investigation, Mason et al (1983) establish evidence of relationships between lifestyle and shopping orientation,

and between shopping orientation and store attribute importance or store image. Their investigation, however, fail to establish evidence of relationships between values and lifestyle, and between value and shopping orientation. This does not mean that their model should be discarded because Rokeach-type values are global personal values of which not all of them seem equally relevant to consumer behaviour (Vinson, Scott Lamont 1977; McQuarrie and Langmeyer 1985). Munson and McQuarrie (1988) identify 24 of the Rokeach-type values said to be most relevant to consumption. These include a comfortable life, an exciting life, a sense of accomplishment, self-respect, ambitious, imaginative, and responsible.

Thus, with the exception of the values constructs, Mason et al. (1983) original model was empirically supported. Mason et al (1983) contribute to our understanding of patronage with its innovative inclusion of lifestyle as a driving force for store image. The findings from their study imply that there exists a relationship between store image and patronage. The literature reports that favourable store image influences repeatability of visits and purchases at the respective store (Berry 1968; Cardozo 1974; Goldman 1977;). Mason's et al. (1983) model is deeply rooted in the literature dealing with patronage despite the fact that no linkage is proposed between attribute importance and/or shopping orientation to an explicitly dependent variable labelled as loyalty patronage. The literature also mentions the role of past purchase experiences in generating store image and loyalty patronage (Berry 1968; Kunkel and Berry 1968;



Marzursky and Jacoby 1986). Neither Mason's et al (1983) nor Pathak's (1972) models include this construct in their models.

Though the two models discussed above contribute to our understanding on the variables that are shown to influence patronage, loyalty patronage, however, is not explicitly considered in those two models. It is therefore necessary that a new model of loyalty patronage be developed. The new model of loyalty patronage proposed in this research will, thus, include the past purchase experiences and the loyalty patronage that are missing in the Mason et al's (1983) and Pathak's (1972) models.

The following section of this chapter discusses the proposed model of loyalty patronage behaviour used in this study.

## **2.2 A Proposed Antecedent Model of Loyalty Patronage Behaviour**

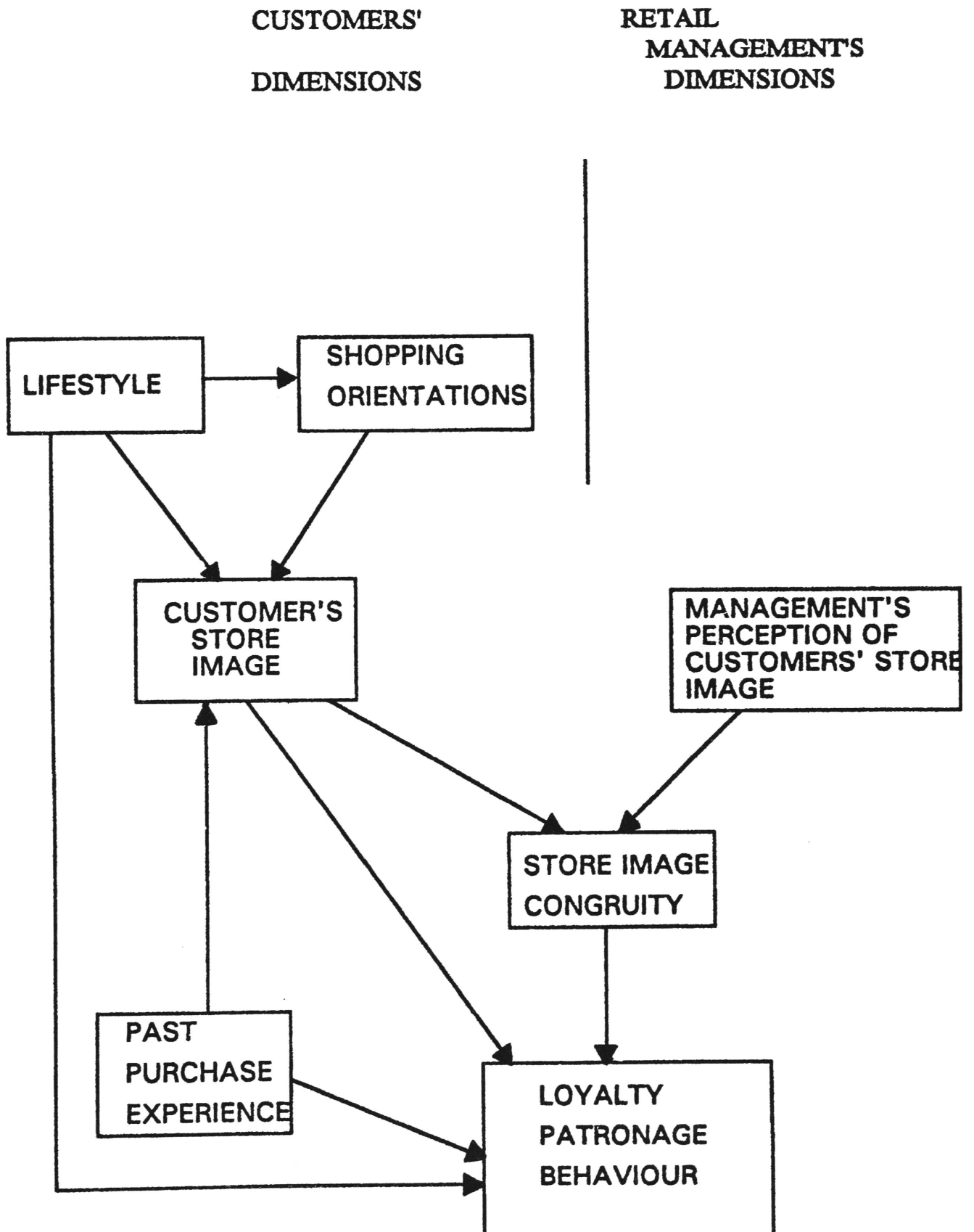
The proposed model is comprised of the following constructs: loyalty patronage behaviour, the customer's and management's store image congruity, past purchase experiences of the customer, customers' store image, lifestyles, and shopping behaviour. This model proposes that loyalty patronage is dependent on the customer's and management's store image congruity (Pathak 1972), past purchase experiences of the customer (Berry 1968), and on the

customer's image of the store (Hansen and Deutscher 1977; Gentry and Burns 1977). The customer's image of a particular store is formed by the customer's perceived importance of the store attributes which is then moderated by past purchase experiences (1968). Factors that influence the customers in evaluating the store attributes are their lifestyles and shopping orientation (Mason et al. 1983). The typology of the customer's shopping orientation is based on the lifestyle which any particular customer adopts (Darden and Reynolds 1971).

With regard to the retailer's dimension, management's perception of their store's image would be based on those attributes which they perceive as important to their customers. These attributes will then be manipulated in their retailing strategy with the aim of building and maintaining their patrons' loyalty toward the store. Feedback from loyal customers may serve as inputs in long term retail strategy development. This would imply that in a time-lag analysis loyalty patronage behaviour would have some influence on management's perception of their customers' store image.

The proposed model also postulates that loyalty patronage is the result of past purchase experiences and the customer's favourable image of the store. If a customer is satisfied with a purchase at the store, functionally or psychologically, he/she will return to the store for either similar or other purchases. This past experience also assists in the customer's formation of his/her perception of the store (that is, store image). Each of the model constructs will be discussed within

Figure 2.2  
A Proposed Model of Antecedents of Loyalty  
Patronage Behaviour



the context of the construct relationships as prescribed in the model in Figure 2.2.

### **2.2.1 Loyalty Patronage Behaviour**

The dependent construct of the proposed model is loyalty patronage behaviour. Loyalty is the prime objective that marketers aim at with their products, brands, or services. This does not preclude the retailer whose business longevity depends upon the repeated purchases by their customers. The strength of this loyalty behaviour of the customer (target market) is viewed as one of the keys to the success of a particular retail business.

A customer who is loyal to a particular retail establishment will give the first priority in any shopping event to this store. This affection is long-term and lasts until a major dissonance event dislodges the strong bond between the customer and the store (Anderson 1973). A major dissonance event could be a competitive store upgrading their marketing strategies resulting in their store being more fitted to the customer's evaluative criteria as compared to the present store. Other examples of major dissonance could be the store's offerings which do not correspond with the changes in the customer's make-up, a change of house address, or the emergence of a new store. One of the examples of dissonance is sufficient to

make the customer shift to an alternative store. This change in the customer's patronage behaviour marks the customer's loyalty shifts.

Concomitantly, store loyalty patronage can be described from the theories of assimilation and contrast (Anderson 1973). According to these theories as described by Anderson (1973), once a customer is loyal to a particular store, he/she will remain loyal for as long as the valence attributes of the store fits his/her perceived important store attributes that he/she is seeking. Even if the performance of some attributes of the store decreases, the customer will try to accommodate this by alleviating other alternative attributes to justify his/her loyalty patronage. However, the decrease in the perceived important store attributes will only be tolerated to a certain extent after that, the store will lose its grip on the customer's patronage behaviour in favour of another store.

On the other hand, when the incongruence between the store's attributes and the customer's perceived important attributes is significant enough, the customer is inclined to emphasise the store's weak attributes resulting in a negative evaluation of the store. This would then justify his/her change of patronage behaviour to another store (Spiggle and Sewall 1987).

The degree of store loyalty can be measured by using certain indicators. These indicators are (1) the percentage of purchases of a specified product category at a chosen store, (2) the frequency of visits to a particular store in relation to other stores during a certain

specified period, (3) the ranking between stores, (4) the propensity to shop at the store in the future, and (5) the extent of the customers' willingness to recommend the store to their friends.

These indicators are measurable on a perceptual and/or objective basis. In using indicator (1), for example, the respondents will be asked to subjectively estimate of the percentage of their total purchases done at a particular store (Bellenger et al. 1976). For the frequency of visits indicator of store loyalty, a five-point rating scale will be used, whereby the respondents will be asked to choose the appropriate scale that represents the nearest estimate of their frequency of visits to a particular store. This scale varies from twice or more a week to less frequently or less than once a month (Sirgy and Samli 1985).

Past studies have used either one or a combination of these indicators for loyalty measurement (Sirgy and Samli 1989; Bellenger et al. 1976). Since there is no evidence as to which combination better predicts store loyalty, reliability and validity tests will be performed on whatever combination used to measure store loyalty.

### **2.2.2 Perceived Store Image**

Martineau's (1958) idea of store image has attracted a plethora of studies related to store image (Aron 1961; Kunkel and Berry 1968; Doyle and Fenwich 1974; James, Durand, and Dreves

1976; Marzursky and Jacoby 1986; Zimmer and Golden 1988).

These studies, to a certain extent, contribute to our knowledge on the role of store image in patronage decisions. The perception of a particular store can be examined from two interrelated angle: the customers' and the management's.

### **2.2.2.1 Customers' Store Image**

The literature in retailing has emphasised the extent to which shoppers attach "value" to the attributes of individual stores (Perry and Norton 1970; Linquist 1974; Hansen and Deutscher 1977; Gentry and Burns 1977). For example, shopper A will view certain store attributes as important, while shopper B prioritises other attributes. Overall, the perceived attributes of a store can be similar between shoppers on one hand, and the retail management on the other. However, the hierarchical ordering of these attributes, in terms of their importance to individual or to an organisation, can be different. This difference in the value placed on the store attributes gives rise to different perceptions of the store or store image.

Shopper A, for example, regards price, and assortment of merchandise as important in selecting a store in which to shop. Therefore, shopper A has a preference for store X because he/she perceives store X as having these qualities. Here, the shopper's image of store X is that of a store which offers a wide range of

merchandise coupled with reasonable prices. Shopper B, on the other hand, places merchandise quality and fashionability as important, and regards prices as less important. This shopper, therefore, is less likely to shop at store X but is more likely to shop at store Y. To shopper B, store Y is a store which offers high quality fashionable merchandise. As long as stores X and Y maintain their unique features perceived by these customers, customers A and B will continue their patronage respectively.

#### **2.2.2.2 Management's Perception of Customers' Store Image**

From the retailer's perspective, the management first decides what image their store should project to selected target markets. To do this, the management needs information not only about the target market but also on which store attributes the market perceives as important in choosing a store in which to shop. This information assists management in formulating retail strategy that, if implemented, leads to certain success. It is, for example, unwise to spend heavily on advertisements that project the long tenureship of the store in the locality, if what seems to be important to the customers is the store's layout (Samli and Lincoln 1989). Thus, the image of the store from the management's perspective reflects their perception of how their customers view the store.



The customers' patronage behavior toward a particular store is dependent on their image of that store. The more favourable the store image is, the higher will the valence of the store be to the customers. Thus, the management needs to know the salient features of the image of their store. Knowledge of the salient features which make-up a store image gives the management an indication of which store features to emphasize in the implementation of retail strategies. This is especially important when the information is collected from the loyal customers. In the long term, feedback from loyal customers could assist the management in creating a store image that is congruent with that perceived by their customers.

### **2.2.3 Store Image Congruity**

The store image congruity construct refers to the match or mismatch of the customers' perceived images of the store with the management's perception of their store. The importance of this construct is that it serves as feedback for management's retailing strategy. The image congruity gauges the extent of success of management's prediction of customer's perceived importance of store's attributes (Pathak 1972).

The matching model is not new in business research. There are a number of past studies that focus on a matching model (Klock and Bonham 1974; Cavusgil 1985; Vandenberg and Scarpello 1990;

Balazs 1990; Patterson 1990). Klock and Bonham (1974) tested the relationship of the incongruent perceptions between life insurance agents and executives' to agents' performances. Wanous (1980) and Vandenberg and Scarpello (1990) attempted to link realistic job previews to the matching of employee adjustment and employment stability. Cavusgil (1985) introduce factor comparison methodology as a tool for comparative research in determining the existence of similarities and differences. His study focuses on the comparison between company advantage and management's strengths as perceived by managers of exporting companies in different countries.

Similarly, there are also a number of congruity studies in consumer behavior, especially those that relate to self-concept (Birdwell 1968; Green, Maheshwari, and Rao 1969; Sirgy et al. 1989). In retailing studies, Samli and Lincoln (1989) and Pathak, Crissy, and Sweitzer (1974) focus on the congruity between the management and the customer's perceived image of the store. These researchers employed various models to determine congruity. The procedure for testing this construct therefore does not pose difficulties. These congruity models include the absolute difference, the simple difference, the difference squared, the Euclidean distance, and the divisional models. Sirgy and Danes (1981) provide an excellent review of these models, Everitt (1974) discusses in detail the Euclidean distance and the absolute distance.

Sirgy and Danes (1981) attempted to test the predictive strength of the Interactive model in comparison with those mentioned

above. The results of their study provide little support for the predictive validity of the interaction model as compared to that of the above models. Hugh and Naert (1970) examined the predictive power of the weighted versus unweighted congruence models to determine product choice. These models are the simple difference, and the divisional difference with and without the use of weight of importance on each particular item used. It is reported that the models which use weighted importance are more predictive of product choice than the unweighted models. Maheshwari (1974), on the other hand, examined the predictive strengths of absolute distance as compared to Euclidean distance in predicting product preference. The results did not indicate any significant difference between these two models in predicting product preference. Thus, most congruence models are equally powerful in their predictive strength. The choice of which model to use depends on the constraints which the researcher encounters.

With the factor congruence model, the coefficient of congruence indicates the level of congruity, ranging from +1 for perfect congruence to 0 as the indication of no congruence. It has been reported that a coefficient of 0.9 is indicative of congruence between the two samples or factors (Cavusgil 1985). However, perfect congruence is almost impossible as the degree of congruence can be at any point between +1 to above 0. Brown and Swartz (1989) used gap analysis to compare professional service quality with satisfaction.

The gap model is identical to that of the simple difference model. Brown and Swartz (1989) derived gaps from a direct comparison between the clients' perception and the providers' generalised perceptions of their clients' view. The present study will use gap analysis, which will be computed using a similar formula used by Brown and Swartz (1989), which is as follows:

$$O_i = X_i - E_i$$

where,  $O_i$  = gap evaluation for store attribute  $i$ ,

$X_i$  = the individual customer's perception of store attribute  $i$  of the particular store,

$E_i$  = the mean of the particular retail management's perception of their store attribute  $i$ .

The mean of the retail management's perception of their store attribute  $i$  is used here for two reasons. First is due to the difference in the sample size of the customers and that of the retail management. Second is that the responses from retail executives of any particular retail organisation should be viewed as a composite where the average indicates the expected image of the store by the retail management.

The result of this matching procedure can either be zero, positive, or negative. The zero results indicate that management has accurately anticipated customers' expectations of their store and have acted accordingly. This is the ideal that every retailer should aim

towards because retail success pivots firmly on the extent to which the customers' expectations are being met. While the positive match result indicates that the store have surpassed the expectations of its customers, the negative match result has the reverse interpretation.

The present study proposes five gaps of store image as perceived between the management and their customers. These five gaps are based on the expectations and the evaluations of both the particular store's customers and the retail management's perception of their customers' expectations and evaluations of their store. Expectations here reflect the anticipated store performance in terms of providing physical and psychological satisfaction to customers. The physical satisfaction includes product selection, price, store layout, and parking space. The psychological satisfaction includes friendly services, store atmosphere, and the feeling of ease while in the store. Evaluations reflect the extent to which a particular store manages to fulfill its customers' expectations. The following discussions will focus on the five proposed gaps.

*Gap 1 = customer's expectations - customer's evaluations of the store.*

This gap is not uncommon in most consumer behaviour studies, especially those focused on the satisfaction/dissatisfaction paradigm (Churchill and Surprenant 1982; LaBarbera and Marzursky 1983; Patterson 1990). This gap will be called intra-customer store image congruity. Retail organisations should endeavour to fulfill what was

expected of them by their customers. Meeting these expectations ensures future purchases from these particular outlets. Thus, the negative results of subtracting customer's evaluations from customer's expectation is an indication that expectations were being fulfilled.

*Gap 2 = customer's expectations - mean of management's perceptions of their customers' expectations of the store.*

This gap will indicate the degree of accuracy of the management's perceptions of their customers' expectations of their store. The degree of accuracy of the management's perceptions of their customers' expectations indicate the level of understanding the management has of its customers' needs and wants. This knowledge of customers' expectations is a very useful input to the management's planning activities.

*Gap 3 = customer's expectations - mean of management's perceptions of their customers' evaluations of the store.*

*Gap 4 = customer's evaluations - mean of management's perceptions of their customers' expectations of the store.*

Gap 3 and 4 will attempt to match the expectations and evaluations of the customers' and the management's perceptions of a particular retail store. The negative results of gap 3 indicate that the

store has successfully met the customers' expectations. A similar phenomenon would occur for Gap 4 only if it produces positive results.

*Gap 5 = customer's evaluations - mean of management's perceptions of customers' evaluation of the store.*

This gap will indicate the degree of accuracy of the management's perceptions of their store's performance. The closer the management's perception of their customers' evaluation of the store is to that of the customers' evaluation, the greater the potential for the store's success.

#### **2.2.4 Past Purchase Experiences**

The importance of the past purchase experience construct is that it influences future behaviour of a customer. The literature has reported that past experiences affect attitude formation which in turn influences behaviour (Zanna et al. 1981; Fazio and Zanna 1981). The basis of the past purchase experience construct relies on the work of Berry (1968). According to Berry (1968,p.18), retail store image is "the discriminative stimuli for the purchase of various products." It is the "expected reinforcement that any one individual associates with a

particular store." Rewarding reinforcement emerges when the store's offerings (functionally or psychologically) meet the customer's expectations. The customer's expectations of the store are those attributes of the store that constitute its image. The expectancy disconfirmation occurs upon experiencing an encounter with the retail store milieu.

There are two components of expectations, the probability of occurrence and an evaluation of the occurrence (Oliver 1981). These two components of expectations, when combined, produce either high or low expectations. High expectation is the anticipation that desirable events will occur and undesirable events will not occur. Low expectation is the reverse: where it is anticipated that undesirable events will occur and desirable events will not occur.

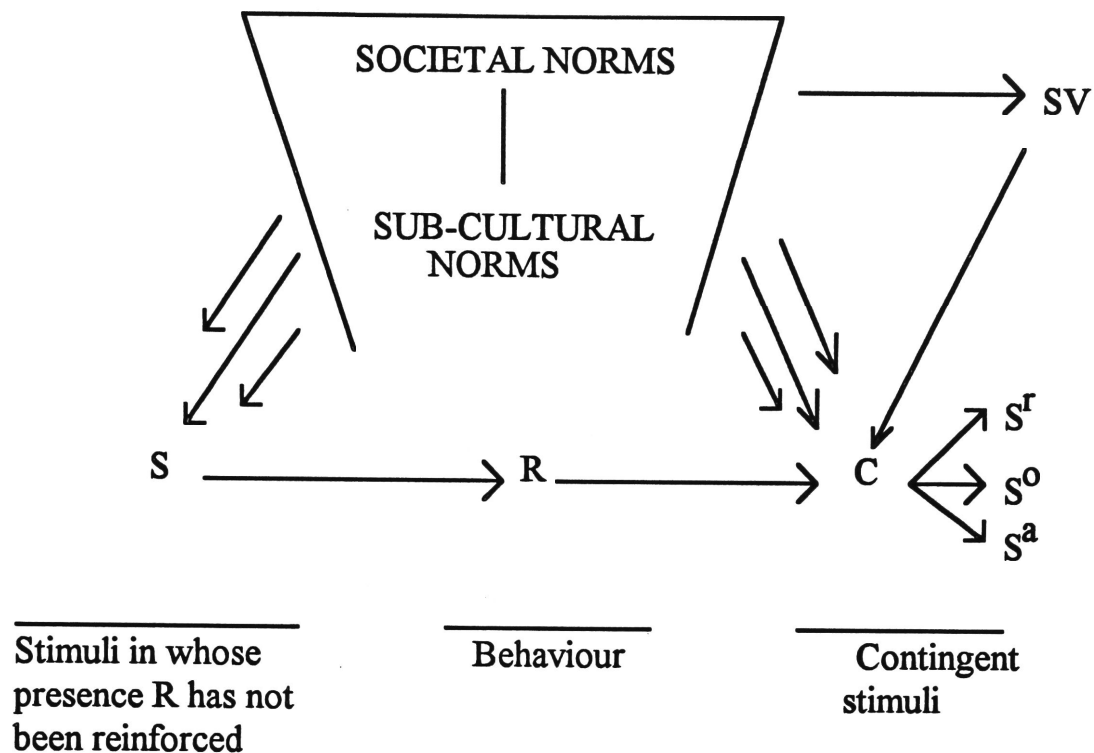
Disconfirmation, as described by Oliver (1981,p.35), is "a mental comparison of an actual (or perceived) state of nature with its anticipated probability." This mental comparison produces three states of disconfirmation: negative disconfirmation; positive disconfirmation; and confirmation or zero disconfirmation. The negative disconfirmation occurs when the actual event fails to match the expectation, while positive disconfirmation occurs when the actual event exceeds expectation. Zero disconfirmation or confirmation occurs when, upon evaluation of the experience, the event is perceived as "just as expected".



It is possible that prior to selecting a store in which to shop, a customer gathers information regarding retail stores through word of mouth, advertisements and from personal experience with the stores. Mochis (1976) reported that the personal experience of the customer was the most reliable information source for the needs of the store-loyal customer. This relationship between personal experience of the store and the store-loyal behaviour supports Berry's theory of department store image.

Berry (1968) presents his theory of department store image as the acquisition and the maintenance of human behaviour. Figure 2.3 presents the model of the acquisition of human behaviour. A customer who has no prior image of a store would learn about a particular store either through word of mouth or advertisements. This information regarding the store would activate his/her behavior when the need to shop arises. The experience of shopping at a particular store later assists the customer in forming a perception or image of that store. This image of the store is dependent on the customer's value and evaluation of the store's attributes such as fashion of merchandise, selection of merchandise, prices, and store convenience. These store attributes encountered on any of the earlier visits can be, to a certain degree, rewarding or punishing to the customer.

Figure 2.3  
The Acquisition of Behaviour



### Relevant Terms

R = any behaviour pattern

S<sup>r</sup> = rewarding stimuli

S<sup>o</sup> = absence of any consequence

S<sup>a</sup> = aversive stimuli

S = stimuli in whose presence R has not been reinforced

SV = state variables (i.e. conditions of deprivation and satisfaction)

C = consequences

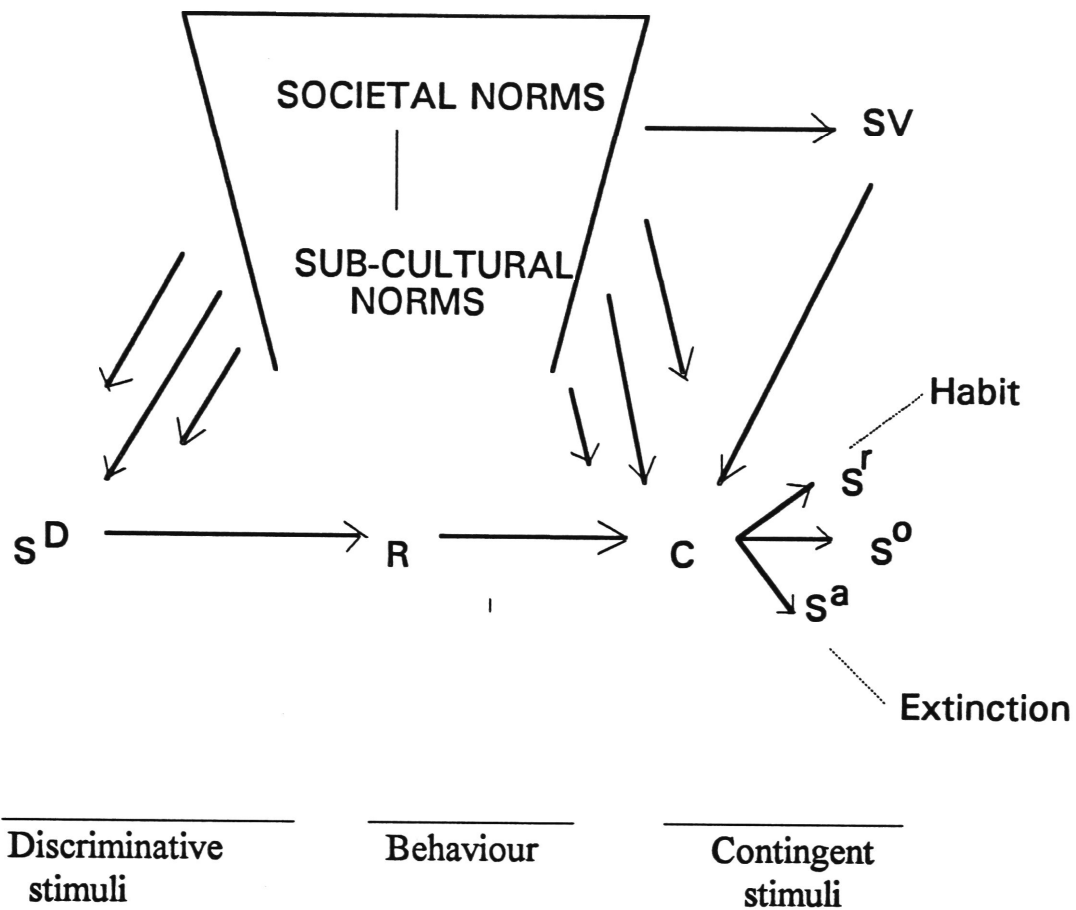
Source: Leonard L. Berry (1968), "The Components of Department Store Image: A Study of Three Selected Department Stores in Phoenix, Arizona," Doctoral Diss., Arizona State University, (p.25).

Overall, if a customer's evaluation of store A's attributes matches his/her respective store attributes importance, then shopping at store A is considered rewarding. This reward further reinforces the customer's behaviour to shop at that particular store whenever shopping for like-items. Concurrently, the customer's image of that store is modified in one way or other each time a reinforcement related to the store occurs. Thus, a customer's high expectations with zero disconfirmation or low expectations with positive disconfirmation is regarded here as rewarding. Consequently, this disconfirmation status reinforces his or her positive behaviour towards the particular store. This can be in the form of repeat purchases and concretisation of positive store image which according to Berry is the maintenance of behaviour (refer Figure 2.4). Similarly, if a customer feels punished "sufficiently" when shopping at a particular store, the customer's image of that particular store will be modified and will control the customer's behaviour the next time the customer shops for like items.

### **2.2.5 Shopping Orientations**

Interest in understanding customers' shopping behavior dates back to Stone's seminal paper published in 1954. Stone classified shoppers into four types: the economic; personalising; ethical; and apathetic shopper.

Figure 2.4  
The Maintenance of Behaviour



### Relevant Terms

- R = any behaviour
- S<sup>r</sup> = rewarding stimuli
- S<sup>a</sup> = aversive stimuli
- S<sup>o</sup> = absence of any consequence
- S = stimuli in whose presence R has not been deprived
- SV = state variables (i.e. conditions of deprivation and satisfaction)
- S<sup>D</sup> = discriminative stimuli
- C = consequences

Source: Leonard L. Berry (1968), "The Components of Department Store Image: A Study of Three Selected Department Stores in Phoenix, Arizona," Doctoral Diss., Arizona State University, (p.29).

According to Stone, economic shoppers are those who express a sense of responsibility for their household purchasing duties. Because they enjoy shopping, the store personnel, price, quality, merchandise assortment, and the store itself will determine their shopping behavior. Personalising shoppers include those who prefer shopping at the store "where they know my name". Personal attachments formed between them and the store personnel are crucial to their patronage of a store. Economic criteria, such as price, quality, selection of merchandise, are of lesser importance to them.

Ethical shoppers are those who sacrifice lower price or wider selection of merchandise in order to help their small neighborhood stores survive against competition from the big chain stores. Apathetic shoppers do not discriminate between different kinds of stores. They are not interested in shopping and as such they view shopping only as a necessity. Thus, locational convenience was the crucial determinant of their store selection.

Stone's paper has attracted other researchers to be interested in the shoppers' taxonomy (e.g. Darden and Reynolds 1971; Darden and Ashton 1975; Williams, Painter, and Nichols 1978; Schiffman et al. 1974; Guiltinan and Monroe 1980; Lumpkin 1985; Mason et al. 1983; Suchard and Cooper 1990). Westbrook and Black (1985) produced a table summarising the previous shopper typologies, and is shown in Table 2.1. As evident from the table, these researchers

**Table 2.1**  
**Previous Shopper Typologies**

<b>Author and Date</b>	<b>Shopper Population</b>	<b>Sample Size</b>	<b>Measurement Basis</b>	<b>Shopper Types</b>
Stone (1954)	Female Department Store Shoppers	124	Depth Interview	1. Economic 2. Personalising 3. Ethical 4. Apathetic
Chicago Tribune (1955)	Female Department Store Shoppers	50	Depth Interview	1. Dependent 2. Compulsive 3. individualistic
Stephenson and Willet (1969)	Adult Buyers of Apparel Shoes, and Toys	315	Number of Stores Shopped and Patronised	1. Store loyal 2. Compulsive/Recreational 3. Convenience 4. Price/Bargain conscious
Darden and Reynolds (1971)	Female Heads of Households	167	AIO statements	1. Economic 2. Personalising 3. Moralistic 4. Apathetic
Darden and Aston (1975)	Female Supermarket Shoppers	116	Store Attributes Preferences	1. Quality oriented 2. Fastidious 3. Convenience 4. Demanding 5. Stamp collectors 6. Stamp avoiders 7. Apathetic
Moschis (1976)	Cosmetic Buyers	206	AIO Statements	1. Store loyal 2. Brand loyal 3. Specials shoppers 4. Psychosocialising 5. Name conscious 6. Problem solving
Williams, Painters, and Nichols (1978)	Adult Grocery Shoppers	298	Store Image Semantic Differentials	1. Low price 2. Convenience 3. Involved 4. Apathetic
Bellenger and Korgoankar (1980)	Adult Shoppers	324	Single Item Shopping Enjoyment	1. Recreational 2. Economic

Source: Robert A. Westbrook and Williams C. Black (1985), "A Motivation-based Shopper Typology," Journal of Retailing, Vol. 61, (Spring), p. 80-81.

give numerous versions of classifying shoppers. The reason for the variations in shopper typologies is obviously due to the approaches and research contexts of each study. Some researchers base their taxonomic efforts on shoppers' responses to store image characteristics, or store attributes importance ratings (Darden and Ashton 1975; Williams et al. 1978), while others use the endorsements of the AIO statements relating to shopping activities (Darden and Reynolds 1971; Moschis 1976).

Suchard and Cooper (1990) attempted to compare shopper typologies between countries (Australia and United States of America) using statements relating to shopping strategies and activity patterns. While replicating the methodology used by a similar study in the U.S, Suchard and Cooper (1990) reported that there was no distinct set of shopper types that could be identified in this Australian study. The Australian shopper was described as a combination of the convenience, price, service shopper as found in the American study. However, the most distinct typologies that appear consistently across most studies in the U.S are the economic/low-price, social, and apathetic shoppers (Westbrook and Black 1985).

Whatever the basis of shopper taxonomic approaches adopted, researchers should be aware that the customer is taking a new shape and is adopting a new lifestyle. The increase in the numbers of two income earner households, a decrease in family size, and a better education, are a few examples of new characteristics of present day customers. The implication is that the people's discretionary time

becomes less. They spend relatively less time at home, and thus, "the definition of convenience which uses the home as the focal point may be misleading" (Tauber 1972,p.49). Furthermore, location is not the only factor that determines store choice. A variety of other factors are considered before one decides to patronise any one particular store (Gentry and Burns 1977).

Past studies have found evidence of the influence of shopper orientation on perceived store attributes importance (e.g Lumpkin 1985; Mason, Durand, and Taylor 1983). Thus, the link between shopping orientation and perceived store attributes importance, as proposed in the model, is consistent with past studies.

### **2.2.6 Lifestyle**

Knowledge of a shopper's demographic and socioeconomic characteristics is insufficient in understanding one's market. Marketers need additional information rather than just percentages and averages (Wells and Tigert 1971). A description of "the human characteristics of consumers influencing their responses to market variables," or lifestyle, enables marketers to enhance their understanding of their market segment (Berkman and Gilson 1981,p.63).



Sobel (1981) devoted three chapters to a discussion of the concepts and definitions of lifestyle. He claimed that lifestyle is used "to refer to almost anything of interest by social scientists, journalists, and laymen" (p.1). He then defined lifestyle as "a distinctive, hence recognisable mode of living" (p.28).

For the purpose of the present study, lifestyle is referred to as one's mode of living, activities, and opinions regarding himself/herself and the environment in general. In other words, it is a manifestation of one's self-concept covering issues such as how one lives, what products one buys, how one uses them, and one's opinion about them. A person's lifestyle is moulded by one's demographic characteristics and values (Ghosh 1990).

Past studies have described retail patronage from a lifestyle perspective (e.g Cort and Dominguez 1977; Crask and Reynolds 1978; Bearden et al. 1978). Cort and Dominguez (1977) examined the cross-shopping motives of customers of a specialty store chain, and reported that cross-shoppers were more likely to be bargain-seekers rather than only fashion-seekers. These customer groups have no difficulty in identifying the appeal of each store. In the same vein, Bearden et al. (1978) found differences in lifestyles between patrons and nonpatrons across different types of stores (specifically of department stores, discount stores, fast food franchises, and convenience food stores.) The findings of these research studies provide support to the influence of lifestyle on customers' preferences for retail store attributes.

In contrast, Mason, Durand, and Taylor's (1983) model suggests that the influence of lifestyles on store attribute importance is indirect and comes about through shopping orientations. They report strong support for the linkage of shopper's lifestyles with shopping orientations. Three of their four lifestyle variables were significantly related to shopping orientations. This relationship is consistent with the strategies adopted by retailers like Wendy's and McDonald's.

## **2.3 Hypotheses**

Due to limitations of time and cost, this study will focus on the shopping for clothings. This study attempts to test the following hypotheses:

1. Aggregate store images held by customer  
differently based on:

1a. gender

2a. race

2. Customers' evaluation of a store is equal to or greater than  
their expectations (Gap 1).

**3. Customers' perceived store images, to a certain extent, are congruent with the management's perception of the store image.**

**3a. The gap between customer's expectations and the management's perceptions of their customers' expectations of the store is negative (Gap 2).**

**3b. The gap between customer's expectations and the management's perceptions of their customers' evaluation of the store is negative (Gap 3).**

**3c. The gap between customer's evaluations and the management's perceptions of their customers' expectations of the store is positive (Gap 4).**

**3d. The gap between customer's evaluations and the management's perceptions of their customers' evaluation of the store is positive (Gap 5).**

**4. Image congruity, to a certain extent, contributes to loyalty behaviour.**

**4a. Loyalty behaviour is positively related to the negative results of the gap 1 (between customer's expectations and evaluations of the store).**

**4b. Loyalty behaviour is positively related to the negative results of gap 2 (between customer's expectations and management's perceptions of their customers' expectations of the store).**

**4c. Loyalty behaviour is positively related to the negative results of Gap 3 (between customer's expectations and management's perceptions of their customers' evaluation of the store).**

**4d. Loyalty behaviour is positively related to the positive results of Gap 4 (between customer's evaluations and management's perceptions of their customers' expectations of the store).**

**4e. Loyalty behaviour is positively related to the positive results of Gap 5 (between customer's evaluations and management's perceptions of their customers' evaluations of the store).**

**5. Shopping orientations are influenced by lifestyles.**

**6. Customers' perceived image of the store is influenced by their past purchase experiences with the store, their lifestyles, and their shopping orientations.**

7. Loyalty patronage behaviour is a function of past purchase experiences with the store, customers' image of the store, customers' lifestyles, and store image congruity.

## **2.4 Conclusion**

This chapter begins with a review of two models related to retail patronage. As an effort to enrich the contributions of these two models in explaining loyalty patronage behaviour, a model of retail loyalty patronage is proposed. This model incorporates the theories inherent in the two earlier models. Seven hypotheses and eleven sub-hypotheses are highlighted, and are to be tested. The first hypothesis is to replicate the work of Pathak (1972). The remaining six hypotheses pertain to the proposed model. The following chapter discusses the methodology that this study will undertake.

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

In the preceding chapter, a model of loyalty patronage in retailing was proposed. This resulted in seven hypotheses of which six are related to the model being generated. The present chapter will discuss the approach for data collection which will be used to test these hypotheses. The previous store image studies considered in chapter I, with the exception of that by Noor and Rejab (1986), were conducted in Western countries. Because similar studies in the non-western world are limited in number, and to avoid the so-called "forced choice" approach of some of the past studies (Chalmers and Taylor 1980), this study will adopt a three-phase approach.

The first phase will be the preliminary study aimed at generating the appropriate attributes of the store that are deemed here to be important to the customers. The Focus Group approach is the format which will be used. The second phase will be the pilot study which will aim to test and refine the measures for the final survey. The third phase is the main study of this thesis. It will identify the perception of the store by the shoppers and by the retail management, and the gathering of any other information necessary for testing the hypotheses. The following section will discuss the first phase of this study.

### **3.1 The Preliminary Study**

As already stated, the main objective of this phase of research is to identify the attributes of the store in the chosen environment that form the customer's store image. This study is not restricted to one specific store, because the main thrust is to have a general idea of which image components the Malaysians use in forming their perception of a retail store. Noor and Rejab's (1986) study of store images in this region used image attributes based on similar studies conducted in the Western world, specifically in the U.S. It is not known whether the salient attributes of these store images are universally valid. However, the result of the present study should be of assistance to future store image studies in Malaysia. Once the important dimensions and components of store images are known, it should be easier for a researcher to generate the image attributes of a particular store.

#### **3.1.1 Location**

Kuala Lumpur, the national capital of Malaysia, is the location of this study. Malaysia is divided into two: West and East Malaysia. West Malaysia is also known as Peninsula Malaysia which is made-up of 11 states, namely: Perlis, Kedah, Penang, Perak, Selangor, Negeri Sembilan, Malacca, Johore, Pahang, Terengganu, and Kelantan; and the Federal Territory of Kuala Lumpur. East Malaysia is in the northwestern coast of the island of Borneo. East Malaysia

is made up of two states, Sabah and Sarawak, plus the Federal Territory of Labuan (formerly part of Sabah until April 16, 1984). The most densely populated area in Malaysia is the Federal Territory of Kuala Lumpur which, in 1991, had a population of 4,746.7 per square kilometre (Malaysia 1991).

The department stores in the city of Kuala Lumpur were the focus of this study. Berman and Evans (1992) described department store as a "large retail unit with an extensive assortment (width and depth) of goods and services that is organised into separate departments for purposes of buying, promotion, customer, and control" (p.106). Berman and Evans (1992) also highlighted the four criteria issued by the U.S Bureau of Census for a store to be defined as department store. The first criteria is that the store must employ at least fifty people. Second, at least 20 percent of the store's total sales must come from apparel and soft goods (nondurables). Third, the merchandise assortment must include items of furniture, home furnishing, home appliances (kitchen, radio, and T.V sets), general apparel for the family, household linen, and dry goods. Fourth, no single merchandise line should represent 80 percent of the store's sales if annual sales are less than \$10 million. There is no limitation on the sales percentage from a line if the annual sales are more than \$10 million.

The major stores in Kuala Lumpur include Metro Jaya, Yaohan, Mun Loong, Globe Silk Store, and Hankyu Jaya, all of which are located in the "Golden Triangle" of the city. Stores such



as Metro Jaya and Yaohan are located in the shopping centres, while Mun Loong and Globe Silk Store prefer to operate from their own buildings within the downtown shopping road of Tuanku Abdul Rahman.

### **3.1.2 Method**

The literature on store image studies has reported a number of different approaches to generating store attributes. Among these are the open-ended (Berry 1969; Zimmer and Golden 1988), and the projective technique (Marcus 1972). A focus group approach was chosen for this phase of the study which allowed the participants the freedom to express their views about the stores they patronised. A one-page discussion guide was prepared for the moderator for probing the panel members (refer to Appendix A).

Four panel discussion sessions were conducted on four different days involving 30 panel members. All of these discussion sessions were conducted in the seminar room of the Malaysian Insurance Institute in Kuala Lumpur. At the end of each session, each panel member was given M\$20.00 as a token payment for his or her participation. Each session's discussion was tape recorded to avoid bias, loss of ideas, and for ease of administration. The next section will discuss the approach for selecting the panel members.

### **3.1.3 Panel Selection**

The panel members were drawn from the employees of a local bank, a finance company, a tourist agency, and an Institute of Insurance. A one-page questionnaire was distributed to the employees from these organisations on a convenient basis. This questionnaire contained some questions relevant to the selection criteria (refer to Appendix B).

From the returned questionnaires, 53 were relevant for the study. These were grouped into three ethnic backgrounds namely: 27 Malays, 21 Chinese, and 5 Indians. This composition is a reflection of the distribution of the population where the majority is the Malays (58.2 %), followed by the Chinese (31.3 %), and the Indian (9.8 %) (Economic Report, 1991/2). Due to time and cost constraints, it was decided that only 30 panel members would be used for this study. A simple random selection process was performed on each of the three ethnic groups. In the first round of selection from the Malay group, ten people were chosen from every second and consequent third Malay. Another eight Malays were chosen in the second round of selection using the simple random method of every second Malay. This procedure resulted in a total of 18 Malay panel members. Ten Chinese panel members were chosen from the Chinese group of completed questionnaires and also based on the simple random method of every second Chinese. The same procedure used for selecting the Chinese panel members was also used for selecting the Indian panel members which resulted

in two Indians. Demographic information about the panel members is shown in Appendix C. The analysis of the data is discussed in the next section.

### **3.1.4 Method of Analysis**

The tapes on which the discussions were recorded were transcribed. The transcribed responses of the panel members to the probing questions relating to store images were then content analysed. Carney (1972, p.25) reported a definition of content analysis as "any technique for making inferences by objectively and systematically identifying specified characteristics of messages". Thus, in content analysing the discussions of the panel members, the author looked for the words or adjectival themes that describe a retail store. A total number of 53 adjectival themes were generated from this study.

As shown in Table 3.1, these themes were arranged in order of the highest frequency to the lowest frequency. It has been claimed that the frequency which denotes the occurrence of a subject matter, idea, or symbol is interpreted as a measure of emphasis or importance (Krippendorff 1980). These themes, however, may have been more meaningful if they had been clustered.

**Table 3.1**  
**Description of Store**

Quality Products	11
Near work place	9
Reasonable price	9
Big store	9
Wider Choices	7
Wide range of Merchandise	7
Really cheap sale	5
Stylish	5
Near home	4
Wide range of Childrens' products	4
One-stop shopping	4
Fashionable products	4
Suitable products	4
Near other facility stores	3
Convenience	3
Innovative	3
Good display	3
Nice clothes	3
Store that caters for all	3
Store with up-to-date prod.	3
Good location	3
Wide range of prices	3
Better shopping environment	3
Sure of getting products	2
High quality cotton	2
Trustworthy	2
Helpful salesperson	2
Carries my size	2
Place where my friends shop	2
Place where young people shops	2
New things come here first	2
Lots of promotion	2
Merchandise with bright colours	2
Maintain quality products	2
Cheapest store in town	2
Reasonably cheap	2
Low quality sale products	2
High prices	2
Good product arrangement	1
Price too expensive	1
Carries products others don't	1
Has more skirts	1
Wide range of women's dresses	1
Place where my ethnic group shops	1
Friendly salesperson	1
Knowledgeable salesperson	1

adjectival statements called attributes. This was done by deleting some redundant statements and retaining one to represent its purpose. The components selected were then sorted into specified dimensions. The results of these activities are shown in Appendix F. The classifying of adjectival themes into this broad perspective, should be helpful for future retail image research in Malaysia, especially in deciding which dimensions and components to emphasise.

### **3.1.5 Results of the Study**

It is evident from Appendix F that the most frequently mentioned store dimension is selection of merchandise. This is followed by price, location, quality, style, and clientele.

As the objective of this phase of the study is only to identify store attributes as perceived by shoppers, the findings will not be subjected to any reliability tests. The store attributes identified in this phase will be used in the questionnaire of the next data collection. The next section of this chapter will first discuss the final survey followed by second phase of the study, that is, the Pilot Study.

### **3.2 The Final Survey**

The basic research methodology adopted for this study is the survey research. This section of the chapter will present the details of the methodology used in the data collection. This includes: selection of the research site, research interviewers, and the research instrument.

#### **3.2.1 Selection of Research Site**

Several residential areas in the Federal Territory of Kuala Lumpur were selected for the study. The factors used as a basis for selection include the multi-racial population composition of the area, and the distance from the selected retail stores. The residential areas chosen were those of Tun Dr Ismail, Bangsar, and Damansara all of which were located within 15 kilometres from the retail stores selected for the study. The ethnicity composition of the residents in these areas was Malay, Chinese, and Indian, which represented the major ethnic groups of the population in West Malaysia. The residents were from a wide variety of backgrounds. Most were migrants from many different states in Malaysia, and represented different levels of income.

Two additional residential areas were chosen on the basis of ethnicity and income. These were the Pekeliling and Kerinchi Flats which were within 10 kilometres from any outlets of the tested retail

stores. Flats are defined here as high-rise residential buildings with more than two floor-levels. Each floor-level contains several dwelling units. In Malaysia, flats are built for the middle and lower income groups. The majority of the residents of the Kerinchi flats were Malays, while those of Pekeliling were Chinese.

As the focus of this study is on the shopping for apparel products, specifically clothing, the main criteria for choosing the retail establishments is that they were stores with apparel as their major merchandise. Other criteria included that they be large and well known in the region. Three retail establishments were approached to participate in the study. However, one organisation declined and no reason was given. Each of the remaining two organisations operated on a trading area of more than 200,000 square feet, and had yearly sales above \$50 million ringgit.

The participation of these companies in the study was on a condition that their names should not be used for fear of a possible competitive impact. To comply with this request, they were named retail A and retail B. Both establishments offered apparel products, but aimed at different markets. Retail A was a department store targeting the upper middle income group, while retail B was aiming at the middle to lower income group.

As of January 1992, Retail A and B had three outlets each. Retail B had two outlets in Kuala Lumpur and one in the state of Johore. The two outlets of Retail B in Kuala Lumpur were outcomes

of the upgrading of the store premises from the old to a newly built modern one. The former retail premises which was still retained was only about 400 metres away, and located on the same road.

### **3.2.2 Sample Selection**

The random procedures as recommended by Kinnear and Taylor (1987) were used as a basis for ensuring random selection. A three-step sample selection process was adopted. The first step involved the numbering of all streets and roads in the residential areas of Tun Dr Ismail, Bangsar, and Damansara. The second step was the selection of streets and roads that corresponded with the two digit random numbers read horizontally from the table. The third step of the sample selection process was the selection of households on these streets. The residential units that corresponded with the two digit random numbers (now read vertically) from the table were selected as the target for the interviews. As in the pilot study, only one person who was above 18 years old from each dwelling was selected for the interview.

The "Guide to Approach the Subject" was used for this purpose (Appendix G). Whoever answered the door, and qualified by the first two questions, "Who buys your clothing? Where do you shop for you clothing?", would be the selected subject for the interview. If the respondent was not available for the interview, the interviewer was requested to make another call before replacing it



with the unit next door. From the total of 300 dwelling units selected through this process, only 198 subjects were interviewed. The rest, either did not want to participate, or were not available even after two visits, or preferred to shop at stores other than those selected for the study.

In selecting sample from the flat units, Noor and Rejab (1986) adopted the procedure of renumbering all the units. As the present study adopted a three-step sample selection procedure, the floor-levels were regarded as streets. Thus, the first step involved the numbering of all floor-levels of the flats instead of streets. The floor-levels that corresponded with the two digit random numbers read vertically from the table were chosen. Similarly, the household units were selected if they corresponded with the two digit random numbers read horizontally from the table. A total of 40 flat units were selected through this process. From these numbers, 29 subjects were interviewed. Thus, the total subjects interviewed were 227.

### **3.2.3. Interviewers**

Eleven undergraduate students from the Universiti Kebangsaan Malaysia were employed to collect data. Four females and seven males were selected. They were paid at a rate of MR\$5.50 (equivalent to AUD\$1.80) per completed questionnaire.

These students were either in their third or final year undergraduate studies. Chinese interviewers proficient in Chinese, Malaysian, and English were assigned to the Pekeliling flats where the majority of the residents were ethnic Chinese. Malay interviewers proficient in Malaysian and English languages were assigned to the Kerinchi flats where the majority of the residents were Malays. The reason for this assigning procedure was to facilitate communication and gain access to the respondents easily.

A letter was prepared for the target subjects informing them that interviewers would be visiting their homes to conduct a study. The objective of the letter was to facilitate access to the respondents. The frequent nuisance of door knocking by sales persons has made residents cautious of answering unexpected door knocks. The interviewers were therefore told to deliver the letter to the targeted subjects' homes two days before their visits. The letter was written in both Malaysian and English (Appendix H).

### **3.2.4 Training of Interviewers**

Prior to the data collection, a three hour training session similar to that used in the pilot study was conducted for the interviewers. The training session conducted by the researcher for the interviewers was compulsory. The training venue was the meeting room of the Department of Marketing, Faculty of Business

Management, Universiti Kebangsaan Malaysia. The purpose of this training session was to ensure that each interviewer really understood each question and statement in the questionnaire, and the procedures of the data collection.

Six agendas were programmed for this training session. They were: the introduction; how to approach the subject; understanding the questionnaire; mock interviews; questions and answers; and assigning of areas to interviewers. No agenda was restricted by a time limit. The process of moving from one agenda to the next was based on the accomplishment of the agenda's objective.

The training session began with an introduction which included outlining the research project, the purpose of the study, and the location. The interviewers were told that the researcher would make courtesy visits to the respondents' homes at random to thank them for their participations in the interview.

The second agenda of the training session dealt with how to approach and choose the subject from the selected households. The purpose of this agenda was to ensure that the interviewers interviewed the "right" subjects. The "right" subjects were those who were above 18 years old and bought their own clothing.

The interviewers were told to introduce themselves in the manner outlined on the first page of the questionnaire. As they were to interview only subjects who bought their own clothing, the

first question to ask was, "Who buys your clothes?" Another qualifying criteria for inclusion in this study was age. The subject must be above 18 years old. It is believed that those who are 18 years old and below do not, generally speaking, earn income which means that they have limited purchasing power. The flow chart (refer to Appendix G) was used as a guide for the interviewers on how to choose their subjects.

The third agenda was the understanding of the questionnaire. In order to obtain the right kind of information from the respondents, each interviewer needed to be familiar with the items in the questionnaire. The items were read bilingually to the interviewers. Each question and statement was explained as clearly as possible. They were also shown how to record the responses from the subjects. Questions and answers relating to the questionnaire were handled concurrently throughout this session.

The next agenda of the training session consisted of simulated interviews. The researcher felt that simulated interviews were important in familiarising the interviewers with the interviewing process, and to detect any problems with it. The interviewers were asked to interview eleven staff of Faculty of Business Management, Universiti Kebangsaan Malaysia. These interviews were conducted concurrently involving four lecturers, five clerks, and two secretaries. After an hour of mock interview sessions, they returned to the training room to report on their experiences. Ample time was allocated for questions and answers after these interview

sessions. The participants were free to ask any questions related either to the research as a whole or to the matters discussed earlier in the training session. Before ending this session's agenda, the "Note for the interviewers," (refer to Appendix I) was distributed and explained.

The last agenda of the training session was the assigning of the interview areas. Each interviewer was assigned a specific area in a manner as mentioned earlier.

The researcher made courtesy visits to twelve of the respondents. He also phoned sixteen of the subjects randomly to acknowledge their participation in the study. The following section describes the instruments of this study.

### **3.2.5 Research Instruments**

Two sets of measures were designed; one for customers, and another for the retail managements. The questionnaire designed for the retail store managers sought information regarding the store attributes which the managers perceived as important to their target market. The questionnaire was constructed in English the major language of business transactions in Malaysia. This questionnaire contains items of store attributes similar to the set designed for the store's customers.

In line with the procedures recommended by the literature (Ervin and Bower 1952; Brislin 1970; Nik Yacob 1989), a back-translation process was performed on the questionnaire. The aim of this translation process is to minimise the alteration of meaning from the original to the target language (Hofstede 1980).

The questionnaire contained three sections. Section A of the questionnaire acted as a means of deciding whether the interview should proceed or stop at that point. As this study concerned loyalty patronage behaviour to a specific store, only those who shopped at any of the tested stores were interviewed. Section B and C contained statements relating to lifestyles, shopping orientations, and store attributes. Likert-scale was chosen as the measuring instrument since past studies reported that among the three scaling methods, (that is, Semantic differential, Staple, and Likert scaling), there was no formal indication of superiority in any single scaling format in measuring store image (Menezes and Norbert 1979).

Section D included questions seeking information about the respondents. In an effort to reduce the questionnaire's number of pages, the answers were recorded on separate sheets. This format was adopted from Nik Yacob (1989). The two sets of the research instruments, used for the customers and for the retail managers, and the response sheets are presented in Appendix J, K, and L respectively.

### **3.2.5.1 Lifestyle Measures**

This study focuses on four lifestyle dimensions described as outgoing fashion conscious, traditional conscious, innovativeness, and ethnicity conscious. These dimensions of lifestyle were chosen in view of the cultural richness of the region. Subsequently, this region is also experiencing a rapid economic growth, and urbanisation which could undermine the tranquility of its traditional culture. Lehman, Downs, and Yoneyama (1967) claimed that the traditional pattern of the Malay society and its values were being undermined by the introduction of secular education, and by the activities of the governmental departments.

The Malays, the major ethnic of the populace, are considered the indigeneous people of Malaysia. Traditionally, the majority of the Malays live in villages or rural areas with an easy-going lifestyle (Means 1976) of farmers and fishermen. In Means's (1976, p.15) words, "the traditional Malay villager has a style of life which has a graciousness and charm of its own, but it places low priority on the values of individual initiative and the competitive ethic". With the government's New Economic Policy that encourages, and assists the indigeneous people's participation in business, the lifestyles of the Malays are changing with their economic status. Thus, Means's statements above are no longer valid.

Like the Malays, the majority of the Indians also live in the rural areas, but their communities are concentrated in the

agricultural industries of rubber and oil palm plantations. The Chinese population, on the other hand, are concentrated in the urban area, and involved in commerce. While the customary traditions of the Malays have its roots from prehistoric animistic beliefs, Hinduism, and Islam, the Chinese traditions is "an extension and variation of the culture of China" (Nik Yacob 1989, p.68).

In this study, 24 items were used to measure these variables. These items are listed in Table 3.2. Eighteen of these items were adopted from the literature (Douglas and Urban 1977; Burns and Harrison 1979; Rejab and Nik Yacob 1986; Nik Yacob 1989). Five were specifically developed for this study. These items were "The traditional values of our people aware of new fashion" and "I don't support a mix-marriage by any of my family member." The following subsection will discuss the measures of the shopping orientations.

#### **3.2.5.2. Shopping Orientation Measures**

As reported in the Literature, three types of shopper appeared consistently across most studies. These were the economic, the social, and the apathetic shopper. The present study used these variables of shopper typologies in testing the model in Figure 2.3.

Nineteen items were used to measure this shopping orientation variables, and are shown in Table 3.3. Items 7, 13, and



**Table 3.2**  
**Lifestyle Measures**

Variables	Items
<b><u>Fashion Conscious:</u></b>	
	<ol style="list-style-type: none"> <li>1. I like to buy and wear clothes of the latest fashion.</li> <li>2. I like to buy and read fashion magazines.</li> <li>3. One should dress in style.</li> <li>4. I like to be kept informed of fashion changes but do not always wear them.</li> <li>5. Dressing smartly is an important part of my life.</li> <li>6. I usually have my dresses made in the latest fashion.</li> <li>7. Shopping made me aware of new fashion.</li> </ol>
<b><u>Traditional Conscious:</u></b>	
	<ol style="list-style-type: none"> <li>8. Children brings closer the relationship between husband and wife.</li> <li>9. A child should be taught to respect parental authority.</li> <li>10. A husband should accompany his wife shopping.</li> <li>11. The traditional value of my people will slowly erode in time.</li> <li>12. I think I am slightly conservative.</li> <li>13. I like to wear traditional clothes.</li> <li>14. Most of the latest fashion are not suitable for me.</li> </ol>
<b><u>Ethnicity Conscious:</u></b>	
	<ol style="list-style-type: none"> <li>15. The traditional values of my people are important to me.</li> <li>16. I like to conform to the traditional values of my people.</li> <li>17. It is important for me to feel that I belong to my ethnic group.</li> <li>18. I should hold on to the traditional values of my people.</li> <li>19. I don't support a mix-marriage by any of my family member.</li> </ol>
<b><u>Innovativeness:</u></b>	
	<ol style="list-style-type: none"> <li>20. Friends ask my advice on new products in the market.</li> <li>21. I like to try new things before others do.</li> <li>22. Friends ask me for information about new brands in the market.</li> <li>23. I influence my friends in their purchases.</li> <li>24. I like to keep in touch with current affairs.</li> </ol>

**Table 3.3**  
**Shopping Orientation Measures**

Variables	Items
<u><b>Social:</b></u>	
	1. I like my friends to accompany me shopping.
	2. I like my relatives to accompany me shopping.
	3. I accompany my friends shopping.
	4. To me, shopping is part of a social activity.
	5. Sometimes, I go shopping when I get bored.
	6. To me, shopping is fun.
	7. Shopping can be one of the ways of entertaining friends.
	8. I shop a lot for fashion.
<u><b>Economic:</b></u>	
	9. Shopping in small stores is more expensive.
	10. I will continue shopping even though I have made a purchase.
	11. I shop around a number of stores before making a purchase.
	12. I plan ahead before I go shopping.
	13. I resist purchasing something at the first sight.
	14. When I go shopping I try to adhere to the budget.
<u><b>Apathetic:</b></u>	
	15. Shopping is a boredom in any store.
	16. I try to limit my shopping activities.
	17. Distance is an important consideration for my shopping activities.
	18. Shopping is a frustration.
	19. I only shop when I really need something.

17 were specifically developed for this study, while others were adopted from Mason et al. (1983), Darden and Reynolds (1971), and Darden et al. (1983).

### **3.2.5.3 Store Image Measures**

Table 3.4 contains the items used to measure store attributes or image. Twenty-two of these items were generated through four focus group in the preliminary study, and were then tested in the pilot study. One new item, "This store is easily accessible by bus" was include after the pilot study. These items described the store's merchandise selection, merchandise quality, credibility, location, trendy, and interpersonal related issues. An example of the merchandise-related statements used was "It offers various sizes of

### **3.2.5.4 Past Purchase Experience Measures**

Past purchase experiences with the store was operationalised by two variables. These were (1) the degree of satisfaction on past purchases with respect to quality of merchandise, prices, services, and overall aspect of the store; and (2) the extent of willingness to recommend the store to friends and relatives (refer to Table 3.5). The decision to include the second variable as a measure of past experiences was based on the role that word-of-mouth plays, not

**Table 3.4**  
**Item Measures of Store Images**

No.	Statements
1.	In general, the store offers quality products.
2.	Merchandise on special sale is of a consistent quality.
3.	This store offers a wide variety of merchandise.
4.	It offers various sizes of clothings.
5.	It offers products with a wide range of prices.
6.	In general, this store has a good reputation.
7.	At this store, I am sure of getting the products that I look for.
8.	It offers clothing of the latest fashion.
9.	This store offers most well-known brands.
10.	It has better shopping atmosphere than other stores.
11.	The display of its merchandise is attractive.
12.	Its decor is the best among the stores in the region.
13.	It is located near my work place.
14.	It is close to my home.
15.	Parking is not a serious problem to the store's customers.
16.	It is located at a convenient location.
17.	The store's annual sales are really cheap.
18.	Most of its salespersons are knowledgeable about their merchandise.
19.	Most of their salespersons are helpful.
20.	Most of their salespersons are amiable.
21.	It is a place where my friends shop.
22.	It is a place where my ethnic group shops.
23.	The store is easily accessible by bus.

only in disseminating information, but also in expressing experiences (Swan and Oliver 1989).

These two variables are measured respectively on a five-point scale. As for the first variable scale "1" represents *very unsatisfied*, "2" *unsatisfied*, "3" *somewhat satisfied* "4" *satisfied*, and "5" represents *very satisfied*. The second variable is measured in two responses: (i) from "1" which represents *impossible* to "5" representing *very possible*; and (ii) from "1" which represents *not at all* to "5" represents *definitely*. The average of these variables is an index representing the degree of past purchase behaviour.

### 3.2.5.5 Store Loyalty Measures

Store loyalty can be measured from several aspects such as, the number of visits to a particular store, or the percentage of purchases on a particular brand made at a given store. As shoppers are likely to use other stores as well as those under survey, the use of a multivariate measures of store loyalty would be more appropriate (Lessig 1972). This study uses three variables to measure loyalty patronage, which are listed in Table 3.5. These variables encompass of the past and the near future loyalty patronage. The variables were adopted from the literature on loyalty patronage (Bellenger et al. 1976; Sirgy and Samli 1989), and were

**Table 3.5**  
**Past Experiences And Loyalty Patronage Measures**

---

**Past Experience With the Store:**

- 1. Degree of satisfaction on past purchases at the store in terms of:**
  - a. Product qualities**
  - b. Product prices**
  - c. Services**
  - d. Overall**
- 2. Extent Recommendations to:**
  - a. Friends**
  - b. Relatives**

**Loyalty Patronage Behaviour:**

- 1. Percentage of purchases of clothings for oneself at the preferred store in the last six months.**
  - 2. The propensity of the shopper to shop at the preferred store in the near future.**
  - 3. The chances of shopper taking friends or relatives to shop at this store prior to other stores.**
-

measured in terms of percentage. The average of these three variables represents an index for loyalty patronage behaviour.

### **3.3 The Pilot Study**

Prior to the final survey, a pilot study was conducted. The aim of the preliminary study, as described in the previous section, was to identify the store attributes to be used in the study. The main objective of this phase was to test and refine the major variables for the final study, and to identify possible areas of improvement in the operationalising of the constructs.

A total of 110 questionnaires were distributed to the interviewers, and of these 103 were returned. Only seven households refused to participate in the interview. Of the completed questionnaires, 15 were not relevant for this study because the respondents either did not specify a specific store or else the stores mentioned were those of tailor shops. The total useable questionnaires was 88.

### **3.3.1 Location of Pilot Study**

The area for the final study of this thesis will be in Kuala Lumpur, the capital of Malaysia. It was, therefore, decided that the area for the pilot study should be a neighboring area. This would ensure that its findings would be relevant to the final study. The Kajang and Bangi municipality areas were selected for the pilot study because of their location, 18 to 24 kilometres south of Kuala Lumpur. People who resided here commuted daily to work in Kuala Lumpur which was an additional factor in choosing these areas for the pilot study. It was shown that the short distance and the nearness to place of work did not hinder the leakage of purchases from the chosen area. People tended to shop outside their residential areas. Papadopoulos (1980) reported that shoppers outshopped for shopping goods. The distance and the size of the shopping area were the determinants of the likelihood to shop at certain place. Reilly (1929) referred to this as the retail gravitational power.

On the presumption that Kuala Lumpur had this retail gravitational power to draw population from Kajang and Bangi, these two areas were chosen for the pilot study. Kajang is an old town, but it is still growing very fast. Bangi is a newly established town which has light industrial and residential areas, a University, a national atomic research centre, and training complexes of a number of public-listed companies. Thus, the residents of these areas represent a wide cross section of high to low income groups.



There are only two big stores which cater for the residents of both these areas. These stores are, the Billion Shopping Centre and the Ocean. Both stores are located in the Kajang township. The Billion Shopping Centre has been established in the area for six years but Ocean store was opened only four months before this pilot study took place. Both offer a variety of products including groceries and apparel. Due to its tenureship in the areas, the Billion Shopping Centre was chosen as the test store, and the subjects for this pilot study were its customers residing within the Kajang and Bangi municipality areas.

### **3.3.2 Analysis of Pilot Data**

As mentioned earlier, the purpose of this study was to test and refine the major variables used in the final study. For this reason, this Pilot study will concentrate only on the information provided by the shoppers. Every returned questionnaire was reviewed for evidence of any missing values before the analysis.

The respondents comprised 50.9 percent male and 49.1 female. There were 35.7 percent Chinese, 38.4 percent Malays, 25 percent Indians, and 0.9 percent others. The marital status of the respondents were as follows: 76.8 percent married; 22.3 percent single; and 0.9 percent widowed.

The first step in analysing the data from the pilot study was to identify the salient items that measured each construct. For this purpose, the data relating to the lifestyles, shopping orientations, store images, and past experiences were subjected to factor analysis. Cronbach (1970) described factor analysis as "a systematic method for examining the meaning of a test by studying its correlation with other variables" (p. 309). The factor analysis will produce hypothetical constructs, called factors, that represent sets of variables (Harman 1967). The principal component analysis was used to extract the factors that produced the "maximum contribution to the sum of variances of the n variables" (Harman 1967, p.15). The factors were rotated using the varimax rotation method. The coefficients indicated the extent of importance of each item to the various factors. The items with the factor loadings of 0.40 and above were retained in the study.

### **3.3.3 Results of the Pilot Study**

This section will report the initial findings of the Pilot study with respect to the factor analyses of the variable measures.

#### **(A) Lifestyles:**

All the 23 items used to measure lifestyles were selected by the factor analysis. Instead of producing four factors, the factor

analysis, however, produced six factors. Some of the intrafactor item correlations were low. This implies that item statements need to be reworded before using them in the final survey. The item "Shopping made me aware of new fashion" which was supposed to measure shopping orientations was found to correlate highly with the items of the fashion conscious variable. Thus, it was decided to include this item in the lifestyle measures of the final survey.

**(B) Shopping orientation:**

Twenty items were used to measure shopping orientation. The factor analysis produced six factors. Two of these factors had one significant item each. This suggests that the items should be reworded for inclusion in the final survey. Item "Shopping made me aware of new fashion" had low correlations with other items of this construct.

**(C) Store image :**

All the twenty-two items used to measure store image were selected through the factor analysis. These were indicated by the factor coefficient of 0.40 or more. These 22 items formed six factors with an explained variances of 65 percent. The results of this factor analysis illustrated that some items did not load heavily on the preconceived factors. The correlation analysis between the

intrafactor items suggests that the items used should be scrutinised and reworded where ever possible.

(D) Past experience and Loyalty :

Eight items were used to measure past experiences. Two of the items that described satisfaction were below 0.4. This suggests that they were not linear to the factor solution. Thus, the four items of satisfaction should be reconsidered before their inclusion in the final survey.

The three loyalty item measures loaded perfectly on one factor. This indicates that they are good measures of loyalty patronage behaviour. The next section will review the feedback from the interviewers.

### **3.3.4 Feedback From Interviewers**

This section reviews the feedback from the interviewers and suggests solutions to the problems.

1. Three households did not exist. They were then identified as vacant bungalow lots. These households were then replaced with three others using the same sampling procedures as mentioned earlier. This incident suggests that before undertaking any

interview, the selected households should be checked for their existence.

2. A few housewives were reluctant to participate and insisted that their husbands replaced them. In these cases, the husbands were interviewed. This created an imbalance between the number of male and female respondents.

Two reasons for these women's reluctance to participate in the interview were identified. One reason given was that they were busy cooking at the time of the visits. Most of the visits by the interviewers were in the evening because at this time of the day the subjects would be expected to be home from work.

The second reason for the reluctance to participate in the interview was a personal religious one. Muslims are taught by their religion that a woman's body should be covered for decency, and as security for herself. Thus, they should cover their heads whenever they are in public. A muslim woman cannot face or look at a man who is not her husband or immediate family. In compliance to this order, some muslim women wear "purdah". A purdah is a thin black cloth that covers the head including the face. This order is also directed to a muslim man, whereby he is to cast his gaze downwards in the presence of a woman, who is not his wife or immediate member of his family. One remedy for this problem, if it occurs in the final study, would be to send female muslim interviewers to interview these women. This problem would

also be minimised if gender was not a controlled factor because women of these households would not answer the door unless it was to their immediate family.

3. Some of the respondents commented that the questionnaire was too long. They suggested that future interviews should be much shorter. The average time spend on the interview was 34 minutes.

4. There was also a comment that some questions, especially those on satisfaction, had almost identical meaning. This comment was in line with the implication from the factor analysis on past experience items. The researcher would review the items that described past experiences.

The following section will provide the conclusion from the pilot study.

### **3.3.5 Conclusion of the Pilot Study**

The results of the factor analyses showed that most of the dimensions measuring the constructs were not loaded on specific factors. This implies that some of the items should be reworded for their inclusion in the final study. The past experience measures should be reviewed because it confused some respondents. This

confusion may be one of the reasons for their low intra-relationship. An improved set of items for measuring the constructs in the study will be prepared for the final data collection.

The reluctance of some women to participate in the interviews would be resolved if female interviewers were to interview them. The problem would be minimised if gender is not a controlled factor for this study. Thus, the researcher decided not to control gender in the final study. Whoever answered the door, and qualified by the first question, "Who buys your clothing?", will be the selected subject for the interview. A number of female interviewers will be recruited, and could be useful in minimising this problem if it arises.

In the pilot study, the researcher made courtesy visits to five of the respondents thanking them for their participation in the interviews. The courtesy visit is also a means of ascertaining whether or not the interview had been conducted at the specific household. For the final survey, the researcher decided to increase the number of courtesy visits to the respondents and to randomly accompany the interviewers at their tasks.

The interviewers did not raise any questions regarding the simulated interviews. The reason for this may be that the participants had been thoroughly briefed on the questionnaire prior to the interviews. In this pilot study, they practised interviewing by conducting three interviews between themselves. Future mock interviews will involve interviewees interviewing other respondents

instead of the interviewees themselves. This would ensure that every interviewer would have a chance to practise interviewing as compared with the three simulated interviews in the training session of the pilot study.

The questionnaire will be revised incorporating the additional and improved items measure. These items will be back-translated before being used in the final survey. The final study will adhere to the solutions of the problems which occurred in the pilot study. These include the minimisation of women who are reluctant to participate in the interview, the simulated interviews, and the identification of vacant households or lots.

### **3.4 Summary of the Chapter**

To conclude this chapter, three phases of study were undertaken for this thesis. These were the focus group study, the pilot study, and the final survey. The results of each study contributed to the next. The objective of the focus group study was to identify store attributes that were salient to shoppers. The main purpose of the pilot study was to test and refine the research instrument which would be used in the final data collection. This chapter also discusses the methodology used in each phase of the study. The research methodology used in the pilot phase of the study is replicated in the final survey. This include the sampling



procedures, the training of interviewers, and the research instruments.

The next chapter will report on the results from the data analysis performed on the survey responses of both customers and retail management.

## **CHAPTER IV ANALYSIS AND RESULTS**

### **4.0 Introduction**

This chapter reports the findings from the data collected as described in Chapter Three. It is presented in three sections. The first section discusses the sample characteristics covering demographic, and socioeconomic variables. The second section assesses the measures used to ascertain their reliability and validity before being used in the subsequent analyses. The third section forms the major part of this study in which the results of the hypotheses testings forwarded in Chapter Two are reported.

### **4.1 Sample Characteristics**

As mentioned in chapter Four, the sample for this study was from the selected areas of Kuala Lumpur and its vicinity. Of the total 227 subjects interviewed, 12 were not applicable for the study due to reasons such as, incomplete responses, contained more than ten no opinion responses, or the respondents were the customers of stores other than those selected. The 215 remaining subjects were the customers of retail A (119), and retail B (96). The distribution of customers was not equal among the two retail companies because the researcher believed that this was not necessary in testing the proposed concept.

In terms of race or ethnicity, the sample consists of 29.8 percent Chinese, 44.7 percent Malays, 19.5 percent Indians, and 6 percent others. This is shown in Table 4.1 below. It was reported in 1991, that the ethnicity composition of Peninsular Malaysia was 31.3 percent Chinese, 58.2 percent Malays, 9.8 percent Indians, and 0.6 percent others (Economic Report, 1991/2). Of the total respondents, 52.1 percent are male.

**Table 4.1**  
**Information on the Race, Marital**  
**Status, Age of the Sample**

Information	Count	Percent
<b>Race:</b>		
Chinese	64	29.8
Malay	96	44.7
Indian	42	19.5
Others	13	6.0
<b>Marital Status:</b>		
Married	154	71.6
Single	59	27.4
Widowed	1	0.5
Divorced	1	0.5
<b>Gender:</b>		
Male	112	52.1
Female	103	47.1
<b>Age:</b>		
19 - 30 yrs	77	35.8
31 - 40 yrs	73	34.0
41 - 50 yrs	45	20.9
More than 50 yrs	20	9.3

Married respondents constitute 71.6 percent of the sample. The rest are 27.4 percent single, 0.5 percent widowed, and 0.5 percent divorced. More than 64 percent of the respondents are within the age of 30 and above.

The dominant religion of the respondents is Islam (45.6 percent), followed by Buddhism (17.2 percent), Christianity (15.3 percent), and Hinduism (12.1 percent). Islam, the religion of the Malay population is evidently the dominant religion in this country. Table 4.2 below gives this information in tabulated form.

**Table 4.2**  
**The Religion of the Respondents**

Religion	Count	Percent
Buddhism	37	17.2
Hinduism	26	12.1
Christianity	33	15.3
Islam	98	45.6
Sikhism	10	4.7
No religion	11	5.1

Among the respondents, 18.6 percent are not employed. They are either homemakers, students, or retirees.

In Malaysia, formal education starts at the age of seven, and comprises of six years primary, three years lower secondary, two

years upper secondary, and another two years pre-university education. The three years lower secondary education end with the Lower certificate of Education (LCE), the upper secondary education with the Malaysian Certificate of Education (MCE), and the pre-university level with the Higher School Certificate (HSC). It has been reported that the literacy rate in 1980 was 75 percent, and is improving steadily (Malaysia 1991). In this study, 91.6 percent of the respondents had more than nine years of formal education (refer to Table 4.3).

**Table 4.3**  
**Socio-economic Information of the respondents**

Information	Count	Percent
<b>Working Vs Non-working:</b>		
Working	175	81.4
Non-working	40	18.6
<b>Highest Education Attained:</b>		
LCE and below	18	8.4
MCE	67	31.2
HSC	27	12.6
College Diploma	49	22.8
Undergraduate	43	20.0
Postgraduate	11	5.1
<b>Total Monthly Household Income: *</b>		
Under RM\$500	3	1.4
RM\$500 - RM\$999	17	7.9
RM\$1000 - RM\$1499	35	16.3
RM\$1500 - RM\$1999	19	8.8
RM\$2000 - RM\$2499	30	14.0
RM\$2500 - RM\$2999	24	11.2
RM\$3000 - RM\$3499	22	10.2
RM\$3500 and over	63	29.3
No Response	2	0.9

\* RM\$1.80 was equivalent AUD 1.00

The average total monthly household income of the respondents is RM\$ 2,500. Table 4.3 shows that more than 64 percent of the respondents reported their total monthly household income as above RM\$2,000. The subjects' income reflects their academic qualifications. Generally, those with MCE or lesser qualification and a few years of working experiences would earn approximately RM\$500 a month. A new undergraduate degree holder would earn in the range of RM\$1400 to RM\$1600 a month. These figures, (as indication only), were taken from the appointments advertised in Malaysian Newspapers from April to June 1992. In the government sector, the new undergraduate degree holder would start with RM\$1357 a month, while those with Malaysian Certificate of Education (Year Eleven) would start with RM\$470 a month.

The information in Table 4.4, indicates that the respondents are originally from various states in Malaysia. Indeed, more than 85 percent of the sample are migrants from different states of Malaysia. If one is in Kuala Lumpur during the national holidays such as the festive week of Muslim holidays (that is, the celebration after one month of fasting), and the Chinese New Year, one would observe that Kuala Lumpur is quiet and calm as compared to the normal days. This number of migrants in Kuala Lumpur is evident from the sample of this study.

**Table 4.4**  
**Birth Place of the Respondents**

State of Origin	Count	Percent
Kedah	16	7.4
Perak	32	14.9
Penang	15	7.0
N. Sembilan	17	7.9
Melaka	11	5.1
Johor	20	9.3
Federal Territory	31	14.4
Selangor	53	24.7
Terengganu	3	1.4
Kelantan	5	2.3
Pahang	8	3.7
Others	4	1.9

## **4.2 Measurement**

This section will describe the selection criteria of the items for the variables used in the study. The selection of items is based on two considerations. Firstly, the factor analysis will be performed on the items measures. The principal component method of factor analysis will be used with a varimax rotation, and the items with a factor loading of 0.4 and above will be included in subsequent analyses. As suggested by Churchill, Jr. (1979), the factor analysis

is used here "to confirm whether the number of dimensions conceptualised can be verified empirically" (p.69).

The second consideration is that the items on the dimensions produced by factor analysis are subject to reliability tests to confirm their internal consistencies. The Cronbach's coefficient alpha is used in this study to assess the reliability of the measures. In addition to this, correlations between the items within a particular factor will also be calculated. The correlation results will complement the reliability assessment of the item measures. Nunnally (1978) suggested a reliability coefficient of 0.70 or larger as a basis for the acceptance of the measure.

With these considerations in mind, a series of factor analyses were conducted on the measures. Factor analysis is not only useful for selecting items of reliable measures, but can also be a useful tool for assessing the validity of measures (Nunnally 1978). However, Carmines and Zeller (1979) cautioned that the results of factor analysis should be interpreted with theoretical guidance lest "it can lead to misleading conclusions concerning the validity of measuring instruments" (p.63).



### 4.2.1 Lifestyle

The final result of the factor analysis on the lifestyle measure is presented in Table 4.5. The initial factor analysis on the 24 items reliability and correlations analyses among the intrafactor items suggested six items should be deleted. This resulted in using only 18 items which produced four factors with a total variances of 68 percent.

Factor I described Traditional conscious lifestyle, and Factor II was related Fashion conscious. Factors III and IV were respectively related to ethnicity conscious and innovativeness respectively. The Eigenvalues of the factors were 5.19 (Factor I), 3.31 (Factor II), 1.96 (Factor III), and 1.78 (Factor IV).

A correlation analysis was also performed between the lifestyle and the shopping orientation constructs. The results of this correlation analysis suggest the dropping of one more item. This item is "I influence my friends in their purchases". With the exclusion of this item in the final factor analysis the explained variance increased to 70.1 percent.

The reliability of the items in each factor is as follows: traditional conscious (0.92), fashion conscious (0.90), ethnicity conscious (0.78), and innovativeness (0.75).

Table 4.5  
Factor Analysis of Lifestyle Measures

No.	Items	Varimax Rotated Factor Results			
		I	II	III	IV
1.	Children brings closer the relationship between husband and wife.	.88	-.10	.07	-.09
2.	A child should be taught to respect parental authority.	.88	-.10	.14	-.08
3.	Husband should accompany his wife shopping.	.83	-.08	.10	-.01
4.	The traditional values of my people will slowly erode in time.	.85	-.08	.13	-.05
5.	I like to wear traditional clothes.	.77	-.14	.09	.06
6.	Most of the latest fashion is not suitable for me.	.76	-.26	.00	-.04
7.	I like to buy and wear clothes of the latest fashion.	-.20	.89	.02	.09
8.	I like to buy and read fashion magazines.	-.12	.84	.02	.14
9.	One should dress in style.	-.17	.85	.16	.05
10.	I usually have my dresses made in the latest fashion.	-.13	.85	.01	.09
11.	The traditional values of my people are important to me.	.07	.05	.82	-.00
12.	I like to conform to the traditional values of my people.	-.01	-.01	.80	.12
13.	It is important for me to feel that I belong to my ethnic group.	.16	.06	.58	.13
14.	I should hold on to the traditional values of my people.	.19	.08	.82	-.00
15.	Friends ask my advice on new products in the market.	-.04	.07	.21	.70
16.	I like to try new things before others do.	-.07	.09	.13	.77
17.	Friends ask me for information about new brands in the market.	-.11	.12	.09	.82
18.	I influence my friends in their purchases.	.07	.05	-.13	.68
Eigenvalues		5.19	3.31	1.96	1.77
Percent of Explained Variances		28.8	18.4	10.9	9.9

**Description:**

Factor I = Traditional conscious  
 Factor II = Fashion conscious  
 Factor III = Ethnicity conscious  
 Factor IV = Innovativeness

#### 4.2.2 Shopping Orientations

The factor analysis performed on the shopping orientation item measures produced three factors: the social, the economic, and the apathetic shopper (Table 4.6). The initial factor analysis on shopping orientation measures produced six factors with a total explained variance of 63.6 percent. However, one item emerged as the sole significant item of factor 6. This item was "Shopping in small stores is more expensive." The item correlation analysis indicated that it did not correlate significantly with any other items, thus it was deleted.

Two other items "To me, shopping is fun," and "Sometimes I go shopping when I get bored," was also dropped from the analysis because of its low reliability performances, and low correlations with other items in its factor. These items were also loaded almost equally on two factors. The remaining 16 items produced three factors explaining 51.9 percent of the variances.

As mentioned earlier in section 4.2.1 a correlation analysis was performed involving the variables of lifestyle and shopping orientation constructs. The results of this correlation analysis indicate that factor 1 of shopping orientation correlates highly (0.64) with factor 3 of the lifestyle construct (refer Appendix M). Thus, a combined factor analysis was performed on the items measuring lifestyle and shopping orientations to determine which item(s) affect this high correlations. It was found that two items, "Shopping can

Table 4.6  
Factor Analysis of Shopping Orientation Measures

No.	Items	Varimax Rotated Factors		
		I	II	III
1.	The distance I have to travel is an important consideration for my shopping activities.	.63	.02	-.09
2.	Shopping is a boredom in any store.	.80	-.02	.07
3.	I try to limit my shopping activities.	.64	.28	-.09
4.	Shopping is a frustration.	.77	.06	.19
5.	I only shop when I really need something.	.60	.26	.14
6.	I plan ahead before I go shopping.	.20	.77	.02
7.	I shop around a number of stores before making a purchase.	.00	.77	.20
8.	I resist purchasing something at the first sight.	-.01	.75	.12
9.	When I go shopping I try to adhere to the budget.	.33	.73	.07
10.	I will continue shopping even though I have made a purchase.	-.20	-.00	.53
11.	I like my friends to accompany me shopping.	.17	.14	.83
12.	I like my relatives to accompany me shopping	.34	.30	.48
13.	To me, shopping is part of a social activity.	.08	.04	.70
14.	I accompany my friends shopping.	.04	.16	.76
Eigenvalues		4.0	2.2	1.6
Percent of Explained Variances		28.7	14.7	11.6

**Description:**

Factor 1 = Apathetic shopper  
 Factor 2 = Economic shopper  
 Factor 3 = Social shopper

**Reliabilities Measures:**

0.71  
 0.78  
 0.75

be one of the ways of entertaining friends," and "I shop a lot for fashion" were loaded on both the factors of lifestyle and shopping orientations. These items were, therefore dropped from the final factor analysis which consisted of 14 items. The final factor analysis produced three factors with a total explained variance of 55.0 percent. The reliability of the items in each factor is: 0.71 for factor 1, 0.78 for factor 2, and 0.75 for factor 3.

#### **4.2.3. Store Image Dimensions**

Twenty-three items were conceptualised as measures of merchandise, congenial, and convenient-related store image dimensions. The initial factor analysis produced six factors with a variance of 59.9 percent. The reliability and item correlations analyses suggest that two items: "It is located at a convenient location," and "It is not too crowded," should be dropped because of their low correlations with the others. The dropping of these items contributed to the improved reliability of the measures. The final factor analysis still produced six factors but the variances increased to 62.6 percent. The factor 1 to factor 6 were named as Trendy, Selection, Credibility, Locational, Interpersonal, and Quality respectively. The results of the factor analysis are given in Table 4.7.

**Table 4.7**  
**Factor Analysis of Store Image Measures**

Items	Varimax Rotated Factor Results						
	Factors	1	2	3	4	5	6
1. At this store, I am sure of getting the products that look for.		.49	.37	.31	-.12	-.01	.01
2. It offers clothing of the latest fashion.		.65	-.02	-.07	.05	.12	.38
3. This store offers most well-known brands.		.67	-.12	-.06	.17	.04	.40
4. It has better shopping atmosphere than other stores.		.61	.29	.11	.15	-.03	-.03
5. The display of its merchandise is attractive.		.62	.28	.18	.08	.17	-.04
6. Its decor is the best among the stores in the region.		.63	.09	.10	.34	.14	.05
7. This store offers a wide variety of merchandise.		.18	.73	.03	.01	-.08	.32
8. It offers various sizes of clothings.		.12	.80	.11	.09	.10	.12
9. It offers products with a wide range of prices.		.07	.80	.13	.04	.10	.18
10. In genral, this store has a good reputation.		.39	.44	.31	-.02	.25	-.07
11. The store's annual sales are really cheap.		.35	.25	.46	-.08	.34	.03
12. Most of its salespersons are knowledgeable about their merchandise.		.08	.03	.75	.05	.04	.31
13. Most of their salespersons are helpful.		.11	.11	.76	.17	-.00	-.12
14. Most of their salespersons are amiable.		-.00	.10	.77	.14	.17	.07
15. It is located near my work place.		.04	.04	.14	.72	-.05	-.01
16. It is locate close to my home.		.10	.10	.05	.81	.12	-.01
17. Parking is not a serious problem to the store's customers.		.25	-.06	.05	.78	.00	.21
18. It is a place where my friends shop.		.07	.14	-.04	.05	.81	.28
19. It is a place where my ethnic group shop.		.17	.03	.34	.04	.76	-.14
20. In general, the store offers quality products.		.16	.34	.12	.14	.03	.78
21. Merchandise on special sale is of a consistent quality.		.18	.29	.37	-.01	.32	.48
Eigenvalues		5.74	2.07	1.79	1.39	1.14	1.05
Percent of Variance		27.3	9.8	8.5	6.6	5.4	5.0

**Description:**

Factor 1 = Trendy

Factor 2 = Selection

Factor 3 = Credibility

Factor 4 = Locational

Factor 5 = Interpersonal

Factor 6 = Quality

The reliabilities of the factor 1 to factor 6 are; 0.75, 0.77, 0.73, 0.72, 0.61, and 0.69 respectively. Each of the factors 5 and 6 contained two significant items. Although the reliabilities of these two factors are low, the correlations among the items within each factor suggest that they should be retained. The reliabilities of factor 5 and factor 6, are noted as less than 0.70. These coefficients, however, are above 0.50 the minimum level specified by Nunnally (1967) as adequate for credible findings.

#### **4.2.4 Past Purchase Experience and Loyalty Behaviour**

With the past purchase experiences scales, the factor analysis separated the items that described the degree of satisfactions, and the extent of recommendations producing two factor solutions. As shown in Table 4.8, these factors explained 73.9 percent of the variances, with the recommendation factor producing 57.0 percent of the variances.

**Table 4.8**  
**Factor Analysis of Past Purchase Behaviour Measures**

No.	Items	Varimax Rotated Factor Loadings	
		I	II
Extent of recommendations to:			
1.	- Friends (Impossible - Very possible)	.83	.24
2.	- Friends (Not at all - Definitely)	.87	.22
3.	- relatives (Impossible - Very possible)	.87	.29
4.	- relatives (Not at all - Definitely)	.87	.25
5.	Satisfaction on merchandise quality.	.20	.72
6.	Satisfaction on Merchandise prices.	.29	.74
7.	Satisfaction on services offered.	.22	.81
8.	Satisfaction on overall store millieu.	.21	.88
Eigenvalues		4.56	1.36
Percent of Explained Variances		57.0	16.9

**Description:**

Factor 1 = Satisfaction.

Factor 2 = Recommendations.



As expected, the factor analysis produces one factor for loyalty patronage behaviour with an explained variances of 81.7 percent. The reliability coefficient of these three items was 0.89. The result of the factor solutions is presented in the Table 4.9.

**Table 4.9**  
**Factor Analysis of Loyalty Patronage Behaviour Measures**

No.	Items	Factor Loadings
1.	Percentage of purchases of clothings for oneself at the preferred store in the last six months.	0.88
2.	The propensity of the shopper to shop at the preferred store in the near future.	0.92
3.	The chances of the shopper taking friends or relatives to shop at this store prior to other stores.	0.90
Eigenvalues		2.45
Percent of Explained Variances		81.7

In summary, the validity and reliability of the measures used in this study are high, and meet the standard proposed by Nunnally (1976). These measures will, therefore, be used in the hypotheses testing of this study, which will be the focus of the next section.

### **4.3 Testing of the Hypotheses**

This section deals with the testing of the first twelve of the fifteen hypotheses (numbered from 1 to 4e) proposed earlier in Chapter Two. The SPSS statistical package will be used as a tool in the computation of the statistics. The analysis for testing the model will be carried out after the testing of Hypotheses 1 to 4e. The analysis for the testing of hypotheses 5 to 7 will be carried out concurrently in the following section.

#### **4.3.1 Empirical Test of Hypothesis 1a:**

**Aggregate store images held by customers are different based on gender.**

As this hypothesis focuses on group differences between male and female, a t-test was used to test this hypothesis. The null hypothesis states that the aggregate store images held by their customers do not differ by gender. The two-tailed test was adopted here because the interest was in the significant differences to either direction. An alpha value of 0.05 will be considered as a significant criterion.

The first test was to ascertain whether or not gender plays a role in the store image perception. The second test was to determine whether or not the store image differ between a gender.

The results of the first test are presented in Table 4.10. The information in Table 4.10 indicates that there is a different perception on two of the six store dimensions according to gender of the respondents. These two store dimensions were credibility and interpersonal. Men tended to give a higher rating than women on these two dimensions of the store where they shop for their

**Table 4.10**  
**Group Differences Among Customers of Different Gender on**  
**the Aggregate Store Images: t-Test Results**

Image Dimensions	Mean Values By Groups		Statistical Relationships (t-value) & p
	Male n = 112	Female n = 103	
Quality	3.98	3.85	Not Significant t = 1.31 p = 0.19
Credibility	3.73	3.55	Significant t = 2.07 p = 0.04
Location	3.28	3.25	Not Significant t = 0.28 p = 0.78
Interpersonal	3.43	3.15	Significant t = 2.09 p = 0.04
Trendy	3.76	3.70	Not Significant t = 0.67 p = 0.51
Selection	4.17	4.13	Not Significant t = 0.43 p = 0.67

clothing. The T-tests indicate that the differences were significant clothing. The T-tests indicate that the differences were significant at 0.04 level. However, the gender of the respondents have no significant different with four other store dimensions .

The second test was carried out to determine whether there existed any differences on the images of the two stores as perceived by customers of the same gender. Table 4.11 presents the results of the t-test on this issue. It is evident from the information in Table 4.11 that the images of the stores tested in this study were no different between the male customers except for the Credibility and Interpersonal image dimensions. For these two image dimensions of the store, the male customers of Retail A gave a higher rating than the male customers of Retail B.

The perceptions of the female customers on the store, however, showed some significant differences. The female customers of Retail A and Retail B perceived their chosen store differently on four of the six store dimensions. As shown in Table 4.11 the female customers of Retail A gave a higher rating than their counterpart of Retail B on Quality, Selection, Credibility, and Interpersonal dimensions of their store image.

**Table 4.11**  
**Group Differences Among Customers of Similar Gender on**  
**the Aggregate Store Images: t-Test Results**

Image Dimensions	Mean Values By Groups		Statistical Relationships (t-value) & p
	Retail A	Retail B	
MALE CUSTOMERS			
	n = 52	n = 60	
Quality	3.93	4.04	Not Significant t = -.65 p = 0.52
Credibility	3.84	3.64	Not Significant t = 1.67 p = 0.10
Location	3.20	3.35	Not Significant t = -1.07 p = 0.28
Interpersonal	3.69	3.20	Significant t = 2.94 p = 0.004
Trendy	3.67	3.84	Not Significant t = -1.46 p = 0.15
Selection	4.21	4.13	Not Significant t = 0.68 p = 0.50
FEMALE CUSTOMERS			
	n = 44	n = 59	
Quality	4.06	3.69	Significant t = 2.58 p = 0.011
Credibility	3.73	3.41	Significant t = 2.31 p = 0.02
Location	3.12	3.34	Not Significant t = -1.28 p = 0.20
Interpersonal	3.57	2.83	Significant t = 3.78 p = 0.000
Trendy	3.63	3.76	Not Significant t = -1.13 p = 0.26
Selection	4.41	3.93	Significant t = 4.07 p = 0.000

In summary, hypothesis 1a should be broken down into two: (i) the aggregate image of the store held by their customers differs by gender; (ii) the aggregate image of the store held by their customers differs within each gender.

The present study does not support the notion that store images perceived by their customers differ by gender. However, the results of the above analysis do suggest that there is a significant difference of store image within the female customer group tested.

#### **4.3.2. Empirical testing of Hypothesis 1b:**

**Aggregate store images held by customers are different based on races.**

As illustrated earlier in Table 4.1, the sample is comprised of three major races: the Malays, the Chinese, and the Indians. The null hypothesis then states that the customers store image are no different between the Malay, the Chinese, and the Indian customers. In testing the hypothesis 1b, a two-tailed t-test statistic computations was used taking an alpha of 0.10 as a significant criterion.

The results of t-test analysis are presented in Table 4.12 The results of the test indicate that the customers, irrespective of their race, do not differ in the perceptions of the store's locational image

Table 5.12  
Group Differences Among Customers of Different Races  
on the Aggregate Images of the Store: t-Test Results

Image Dimensions	Mean Values By Groups			Statistical Relationships (t-value) & p
	Chinese 64	Indian 42	Malay 96	
<hr/>				
<u>Quality</u>				
Chinese Vs Indian	3.65	4.08	3.99	Significant t= -2.72 p= 0.008
Chinese Vs Malay				Significant t= -2.76 p= 0.007
Malay Vs Indian				Not Significant t= 0.65 p= 0.52
<u>Selection</u>				
Chinese Vs Indian	3.92	4.29	4.23	Significant t= -2.78 p= 0.006
Chinese Vs Malay				Significant t= -3.14 p= 0.002
Malay Vs Indian				Not Significant t= 0.48 p= 0.63
<u>Credibility</u>				
Chinese Vs Indian	3.49	3.80	3.67	Significant t= -2.21 p= 0.03
Chinese Vs Malay				Significant t= -1.71 p= 0.09
Malay Vs Indian				Not Significant t= 1.12 p= 0.26

**Location**


---

Chinese Vs Indian	3.20	3.24	3.28	Not Significant t= -.21 p= 0.83
Chinese Vs Malay				Not Significant t= -.55 p= 0.58
Malay Vs Indian				Not Significant t= 0.26 p= 0.80

**Interpersonal**

Chinese Vs Indian	2.81	3.70	3.42	Significant t= -5.08 p= 0.000
Chinese Vs Malay				Significant t= -4.11 p= 0.000
Malay Vs Indian				Not Significant t= 1.61 p= 0.11

**Trendy**

Chinese Vs Indian	3.63	3.90	3.69	Significant t= -2.24 p= 0.03
Chinese Vs Malay				Not Significant t= -.59 p= 0.55
Malay Vs. Indian				Significant t= 1.98 p= 0.05

---



dimension but the Chinese customers differ significantly in their perception of the store with the Malay and the Indian customers. However, the results in Table 4.12 indicate that the perception of the Malay and the Indian customers do not differ on any store dimensions except for the Trendy. For this dimension, the Indian customers tended to give a higher rating than the Malay and the Chinese. Hypothesis 1b is, therefore, supported by this study.

#### **4.3.3 Empirical testing of Hypothesis 2: Customers' evaluations of the store is equal or greater than their expectations.**

In testing this hypothesis, the gap approach mentioned in Chapter Three will be adopted. The gap are computed by subtracting the customer's evaluations from the customer's expectations scores. The zero or negative gaps are indicative of the customers' expectations being met. This situation would certainly ensure successful retailing of the store.

Table 4.13 presents the means of the gap computations between the customer's expectations and evaluations. It is evident from the Table, that these mean gaps are positive. The positive mean gaps indicate that the customers' evaluations fell short of their expectations. As the gap was hypothesised as producing negative results contradicts the results from this study, hypothesis 2 was, therefore, not supportable, and was rejected.

**Table 4.13**  
**Results of the Gap Differences Between Customer's**  
**Expectations and Evaluations**

Image Dimensions	Means of the Gaps			Standard Deviations
	Retail A	Retail B	Both Stores	
Trendy	0.37	0.62	0.48	0.64
Selection	0.32	0.15	0.24	0.62
Credibility	0.56	0.39	0.49	0.76
Location	0.64	0.85	0.73	0.83
Interpersonal	0.18	0.03	0.11	0.06
Quality	0.71	0.63	0.67	0.81

#### **4.3.4 Empirical testing of Hypothesis 3:**

**Customers' perceived store images, to a certain extent, is congruent with the management's perceptions of their store images.**

To test this hypothesis, the store image dimensions of Gap 2 and Gap 5 were combined to form composite image congruity dimensions. The two Gaps were chosen to represent image congruity because they were more meaningful to marketers than Gaps 3 and 4. The mean of these composite image congruity dimensions is presented in Table 4.14. As mentioned earlier, congruence or match will exist when the scores of the match

between the customers' and the management's perceived store images result in zero. The results from the data computations presented in Table 4.14 reveal that a mismatch exists on all of the image dimensions. Overall, the results indicate that the customers' perception of the store's image are higher than the management's perceptions. Thus, hypothesis 3 is not supported by this study.

**Table 4.14**  
**Statistics on the Composite Dimensions**  
**of Store Image Congruity**

Composite Dimension	Mean	Std Dev.
Quality	.45	.64
Trendy	.28	.86
Interpersonal	.56	1.11
Credibility	.24	.52
Selection	.21	.61
Location	.50	.70

For the testing of Hypothesis 3a to 3d, the image congruity image dimensions will be treated in its normal form, that is, based on each individual Gap computations.

#### **4.3.5 Empirical testing of Hypothesis 3a:**

The gaps between customer's expectations and management's perceptions of their customers' expectations of the store are negative.

As mentioned earlier in Chapter Three, this gap will indicate the extent of accuracy of the management's perceptions of their customers' expectations of their store. The mean of the gaps between these two sets of data is presented in Table 4.15. The means of the gaps for both retail stores were positive indicating that the customers' expectations were higher than that perceived by the management. Thus, hypothesis 3a was not supported by this study, and was rejected.

**Table 4.15**  
**Results of the Gap Differences Between the Customers'**  
**Expectations and Management's perceptions of their customers'**  
**Expectations of the store**

Image Dimensions	Means of the Gaps			Standard Deviations
	Retail A	Retail B	Both Stores	
Trendy	0.32	1.12	0.47	0.90
Selection	0.10	0.46	0.26	0.66
Credibility	-0.07	0.44	0.16	0.65
Location	0.32	1.34	0.77	0.82
Interpersonal	0.10	1.67	0.80	1.21
Quality	-0.17	1.27	0.68	0.72

#### **4.3.6 Empirical testing of Hypothesis 3b:**

**The gap between customers' expectations and management's perceptions of their customers' evaluation of the store is negative.**

Hypothesis 3b posits that the customer's expectations of the store are lower than the management's perceptions of their customers' evaluation of the store. This hypothesis suggests that the management understands their customers' wants, and have acted accordingly resulting in the customers' expectations of the store being fulfilled. The results of the gap computations for testing this hypothesis are presented in Table 4.16.

**Table 4.16**  
**Results of the Gap Differences Between the Customers'**  
**Expectations and Management's perceptions of their customers'**  
**Evaluations of the store**

Image Dimensions Deviations	Means of the Gaps			
	Retail A	Retail B	Both c Stores	Standard
Trendy	-0.12	1.44	0.57	1.05
Selection	0.15	0.70	0.39	0.70
Credibility	0.91	0.68	0.81	0.61
Location	0.65	1.34	0.96	0.73
Interpersonal	-0.15	1.17	0.44	1.13
Quality	0.72	1.12	0.90	0.63

Two of the mean gaps for Retail A as indicated in Table 4.16 were negative. These negative gaps indicate that the customers' expectations on the store's Trendy and Interpersonal dimensions were lower than the management's perceptions of their customers' evaluations. However, all the mean gaps for Retail B were positive. The mean gaps for both stores computed together were also positive. With these results, hypothesis 3b has to be rejected.

#### **4.3.7. Empirical testing of Hypothesis 3c:**

**The gap between customers' evaluations and management's perceptions of their customers' expectation of the store is positive.**

This hypothesis envisages that the customers' evaluation of the store is higher than the management's expectation producing positive gaps. Gaps were computed for testing this hypothesis by subtracting the data of the management's perceptions of their customers' expectation of the store from the data on evaluation by each individual customer of the store in question. The results were reported in three types of mean gaps; the mean gaps for Retail A, the mean gaps for Retail B, and the mean gaps for both stores combined. Table 4.17 presents the mean of these gaps computations.

The mean gaps for Retail A indicate that customers' evaluations of the store were lower than the management's perceptions of their customers' expectation of the store. These resulted in negative gaps for Retail A. The mean gaps of Retail B were all positive. Thus, hypothesis 3C was supported by the mean gaps of Retail B, but not supported by the mean gaps of Retail A.

**Table 4.17**  
**Results of the Gap Differences Between the Customers' Evaluations**  
**and Management's perceptions of their customers'**  
**Expectations of the store**

Image Dimensions	Means of the Gaps			Standard Deviations
	Retail A	Retail B	Both Stores	
Trendy	-0.54	0.65	-0.01	0.83
Selection	-0.22	0.31	0.02	0.66
Credibility	-0.62	0.04	-0.33	0.74
Location	-0.32	0.49	0.04	0.89
Interpersonal	-0.08	1.64	0.69	1.27
Quality	-0.39	0.49	0.00	0.88

#### **4.3.8 Empirical testing of Hypothesis 3d:**

**The gap between customers' evaluations and the management's perceptions of their customers' evaluation is positive.**

The hypothesis above describes the situation when the customers' evaluations are higher than the management's perceptions of their customers' evaluation. This situation denotes the accuracy of the management's anticipations of their evaluation on their store with respect to their customers' evaluations. The gap



computations produced positive mean gaps for the combined stores. However, individual store produced different mean gaps.

The gap computations for Retail A produced negative mean gaps for Trendy, Selection, and Interpersonal image dimensions, while the mean gaps for Location and Quality were near perfect congruence. The results of these computations are presented in Table 4.18. The gap computations for Retail B produced positive mean gaps for all the six image dimensions. Thus, the above hypothesis was moderately supported by the mean gaps of Retail A but not supported by the mean gaps of Retail B.

**Table 4.18**  
**Results of the Gap Differences Between the Customers' Evaluations**  
**and Management's perceptions of their customers'**  
**Evaluations of the store**

Image Dimensions	Means of the Gaps			Standard Deviations
	Retail A	Retail B	Both Stores	
Trendy	-0.49	0.82	0.10	0.98
Selection	-0.17	0.55	0.15	0.70
Credibility	0.35	0.29	0.32	0.66
Location	0.01	0.49	0.23	0.83
Interpersonal	-0.33	1.14	0.32	1.19
Quality	0.01	0.49	0.23	0.80

#### **4.3.9 Empirical testing of hypothesis 4a:**

**Loyalty behaviour is positively related to the negative results of the Gap 1 (between customers' expectations and evaluations of the store).**

In section 4.3.4, it was reported earlier that the mean gap score of each of the image dimension was positive, indicating that the customers' expectations from the retail store were not fully met. Hence, the correlations of these gap scores with loyalty behaviour produced negative results. Table 4.19 presents the results of all the gaps correlations with loyalty behaviour.

Of the six dimensions of the store, however, only two have significant correlations with loyalty behaviour. These were the merchandise quality and credibility of the store. Hypothesis 4a is, therefore, supported, and accepted.

Table 4.19  
Results of the Gaps Correlations With Loyalty Behaviour

Image Variables	Gaps Correlations With Loyalty				
	Gap 1	Gap 2	Gap 3	Gap 4	Gap 5
Trendy	-.07	.30**	.28**	.38**	.35**
Selection	-.07	.31**	.31**	.37**	.37**
Credibility	-.22**	.19*	.13	.40**	.37**
Location	-.10	.14	.13	.22**	.21*
Interpersonal	-.14	.23**	.23**	.32**	.33**
Quality	-.32**	.22**	.21*	.47**	.49**
+ + Aggregate Image	-.26**	.29**	.30**	.46**	.50**

\* significance = 0.01

\*\* significance = 0.001

+ + The composite of the standardised values of the six image variables are correlated with the standardised values of loyalty.

#### 4.3.10 Empirical testing of hypothesis 4b:

Loyalty behaviour is positively related to the negative results of Gap 2 (between customers' expectations and management's perceptions of their customers' expectations of the store).

The computations of Gap 2 produced means which were positive. These positive mean gap scores indicate that the customers' expectations of the store was higher than the management's perceptions of their customers' evaluation of the store. The correlations of the dimensions gap scores with loyalty

behaviour produced positive results with Trendy, Selection, Interpersonal, and Quality as significant at 0.001 level while the gap on the Credibility dimension of the store image was significant at 0.01. Based on the results in Table 4.19, hypothesis 4b is not supported.

#### **4.3.11 Empirical testing of hypothesis 4c:**

**Loyalty behaviour is positively related to the negative results of Gap 3 (between customers' expectations and management's perceptions of their customers' evaluations of the store).**

Section 4.3.6 reported that the computations of Gap 3 resulted with mean gap scores which were positive. The correlation analysis with loyalty behaviour produced four dimensions that were significantly correlated to loyalty behaviour (refer to Table 4.19). These were the Trendy, the Selection, the Interpersonal (significant at 0.001 level), and the Quality (significant at 0.01 level). Although the aggregate image dimensions indicate a positive correlations of 0.30 with loyalty, hypothesis 4c is not supported, and is therefore rejected. This decision was made because it is positively correlated with the positive results of Gap 3.

#### **4.3.12 Empirical testing of hypothesis 4d:**

**Loyalty behaviour is positively related to the positive results of Gap 4 (between customers' evaluations and management's perceptions of their customers' expectations of the store).**

The computations of Gap 4 for both stores combined produced four mean gap scores that were positive, and two which were negative (refer to Table 4.17). However, the negative mean score for the Trendy dimension of the store was very small (- 0.01), as compared to that of the mean score for the Credibility dimension (-0.33). The correlation analysis between these gap 4 scores of the store dimensions with loyalty behaviour produced results that were highly correlated, and were significant at 0.001 level (refer to Table 4.19). Based on these results, hypothesis 4d is accepted.

#### **4.3.13 Empirical testing of hypothesis 4e:**

**Loyalty behaviour is positively related to the positive results of Gap 5 (between customers' evaluations and management's perceptions of their customers' evaluation of the store).**

Gap 5 computations also produced positive differences between customer's evaluations and the management's perception

of their customers' evaluation of the store. The correlation analysis between these gap scores and loyalty behaviour scores was performed. The results, as indicated in Table 4.19, were positively significant. Hypothesis 4e is, therefore, accepted.

#### **4.4 Empirical testing of hypotheses for the Applicability of the proposed conceptual model.**

This section will devote to the testing of the remaining hypotheses mentioned in Chapter Two. The hypotheses are related to the retail patronage conceptual model in Figure 2.2, for the shopping of clothings.

Path analysis was used to test the framework of the relationships in the proposed model. According to Werts and Linn (1970), path analytical method was developed by Sewall Wright nearly 70 years ago. However, the method was not widely used in the social sciences until Duncan (1966) introduced it in the sociological literature. The path analytical method involves the decomposition and interpretation of linear relationships among a set of variables assumed to postulate theoretically a (weak) causal order towards loyalty patronage behaviour. The magnitude of significant relationships (called "path coefficients) determine whether the proposed model is justified (Deshpande and Zaltman, 1982).

As the proposed model is a recursive path model, the use of ordinary least squares (OLS) regression is appropriate because it provides consistent and efficient estimates (Dawes, Dowling, and Patterson, 1992). Furthermore, as this study is the first empirical testing of the proposed model, a limited estimation technique which involves the estimation of each regression equation separately is suitable (Long, 1984). In addition, the aim of the present study is not to establish the logic of the construct relationship but it is an attempt to determine the strength of their relationships. Thus, OLS regression is therefore used in the present study in preference to LISREL which offers a full information estimation technique.

The model presented in Figure 2.2 in Chapter Two shows that Lifestyle and Customers' Past Purchase Experience are exogenous variables, while Shopping Orientations, Customers' Store Image, Image Congruity and Customers' Loyalty Patronage Behaviour are the endogenous variables. Image Congruity is the result of a match/mismatch between the customers' store image and the management's perception of their customers' image of the store.

To obtain the path coefficients (standardised structural parameters) of the models, a series of multiple regression analyses was employed. Asher (1976) suggested the standardising of variables because this will make "derivations simpler and will, in most cases, not upset the generalisability of our results" (p.14).

Jame, Mulaik, and Brett (1982,p.69) outlined the advantages of path coefficient over (unstandardised) structural parameters as follows:

- (1) Algebraic and statistical manipulations are simplified.
- (2) Path coefficients are based on readily interpretable correlation coefficients.
- (3) Path coefficients themselves are readily interpretable in as much as all variables are based on the same metric.

Prior to this path analysis, a correlation analysis among the variables will be performed. This will assist in determining whether there exists any significant correlation between the constructs (Christopher and Elliot 1971; Asher 1976). Asher (1976) stressed that only the variables with significant correlations will produce a meaningful causal relation.

Appendix M presents the results of the initial correlations among the variables of the constructs. This correlation result suggests the exclusion of two variables; Traditional lifestyle of Lifestyle construct and Apathetic shopper of Shopping Orientation construct, because of their low correlations with the other variables. The correlations between the two variables of past purchase behaviour construct and loyalty patronage behaviour construct are 0.56 and 0.52. An examination of the past purchase behaviour and



loyalty patronage behaviour constructs in a single factor analysis suggests that all the items should be retained. Hair et al (1990) suggests that the rule of thumb is to discard one of the two variables where correlation is .90 or above.

For simplicity, the variable measures comprising each construct are combined to form a composite index of the respective constructs. These were first standardised before the summation and a correlation analysis was performed on the variables in the model. Table 4.20 presents the correlation matrix of these variables. From the table, it is evident that only two of the 15 correlations were insignificant. The correlation between customers' store image and the store image congruity produces a high coefficient (0.72) because the store image congruence is partly derived from the customers' store image. Other than this, the results of the overall correlation analysis indicate significant correlations among the variables specified in the proposed model.

One of the assumptions that underlie the application of path analysis is that the relations among the variables in the proposed model must be linear (Pedhazur, 1982). Thus, a linearity test was conducted using the SPSS-X procedure for linearity (Martin, 1979). Table 4.21 presents the results of the linearity on the relationships proposed by the model. The results clearly indicated that all the hypothesised relationships were linearly dependent. These linear relationships thus satisfied the linearity assumption for the use of path analysis in this study.

Table 4.20  
Correlation Among the Variables used in the model

	Lifestyle	Shopping Orientations	Past Purchase Experience	Customers Store Image	Store Image Congruity	Loyalty Patronage Behaviour
Lifestyle	1.00					
Shopping Orientations	.49**	1.00				
Past Purchase Experience	.31**	.09	1.00			
Customers Store Image	.39**	.22**	.56**	1.00		
Store Image Congruity	.39**	.36**	.49**	.72**	1.00	
Loyalty Patronage Behaviour	.33**	.09	.62**	.53**	.42**	1.00

\*\* p < .001

All scores were standardised.

Table 4.21  
Tests of Linearity Assumptions For The  
Hypothesised Relationships

Variable Pair	Sum of Squares	df	F	P
Lifestyle - Shopping Orient.	17.2038	1	76.3096	0.0000
Lifestyle - Customers Store Image	11.0963	1	30.3892	0.0000
Lifestyle - Store Image Congruity	11.0517	1	70.8969	0.0000
Shopping Orient. - Customer Store Image	3.1238	1	12.8143	0.0008
Shopping Orient. - Store Image Congruity	8.7545	1	26.0141	0.0003
Past Pur. Exp. - Customer Store Image	16.2661	1	97.8454	0.0000
Past Pur. Exp. - Store Image Congruity	17.7471	1	67.0480	0.0000
Past Pur. Exp. - Loyalty Patronage	40.3233	1	146.1772	0.0000
Customer Store Image - Loyalty Patronage	14.2754	1	81.4267	0.0000
Store Image Congruity - Loyalty Patronage	13.0497	1	45.8155	0.0000

The next step is to perform a series of multiple regression analyses to obtain the path coefficients of the model. Mason and Perrault, Jr. (1991) reported in the results of their analysis that multicollinearity decreases with an increase in the sample size, higher  $R^2$ , and model specifications. They concluded that multicollinearity may not be a problem as long as the sample sizes are over 200 and the  $R^2$  is above 0.49. In the present study, as mentioned earlier in the previous paragraph, the store image congruity construct is partly derived from the customers' store image and partly from the management's perceptions of their store. It would, therefore, be inappropriate to include both of the constructs in a single regression analysis. The two separate regression analyses involving the customers' store image and the store image congruity produce two path model of loyalty patronage behaviour. These two models are presented as Model A and Model B.

The path coefficients of the two path models are presented here both in table and diagramatic formats. Table 4.22 presents the path coefficients of the proposed model (now comprised of two models). The variances ( $R^2$ ) of each regression analysis were also presented in Table 4.22. Past researchers (e.g Ismail, 1990; Bitner, 1990) also presented the variances in presenting the path coefficients of their models. The diagramatic presentation of the models with the path coefficients were presented in Figure 4.1 and 4.2. The residual paths of the dependent variables were also shown in Figure 4.1 and 4.2. These residual paths were calculated based

Table 4.22  
Path Analysis to Loyalty Patronage Behaviour

Dependent Variable	Independent Variables					Adjusted R <sup>2</sup>
	Lifestyle	Shopping Orientation	Past Purchase Experience	Customers Store Image	Store Image Congruity	
Shopping Orientations	.49**					.23**
Customers Store Image	.24**	-	.49**			.37**
Store Image Congruity	.13**	.26**	.42**			.34**
Loyalty Patronage Behaviour (Model A)	.10*		.46**	.23**		.43**
Loyalty Patronage Behaviour (Model B)	.12**		.53**		.11*	.41**

Significant level \*  $p < .10$  , \*\*  $p < .05$

All coefficients are standardised betas coefficients.

Model A and B indicate the regression analyses were performed separately with the separate inclusion of the independent variables, customers' store image and store image congruity in the loyalty patronage behaviour path equations.

Figure 4.1  
A Proposed Path Model of Loyalty Patronage Behaviour (Model A)

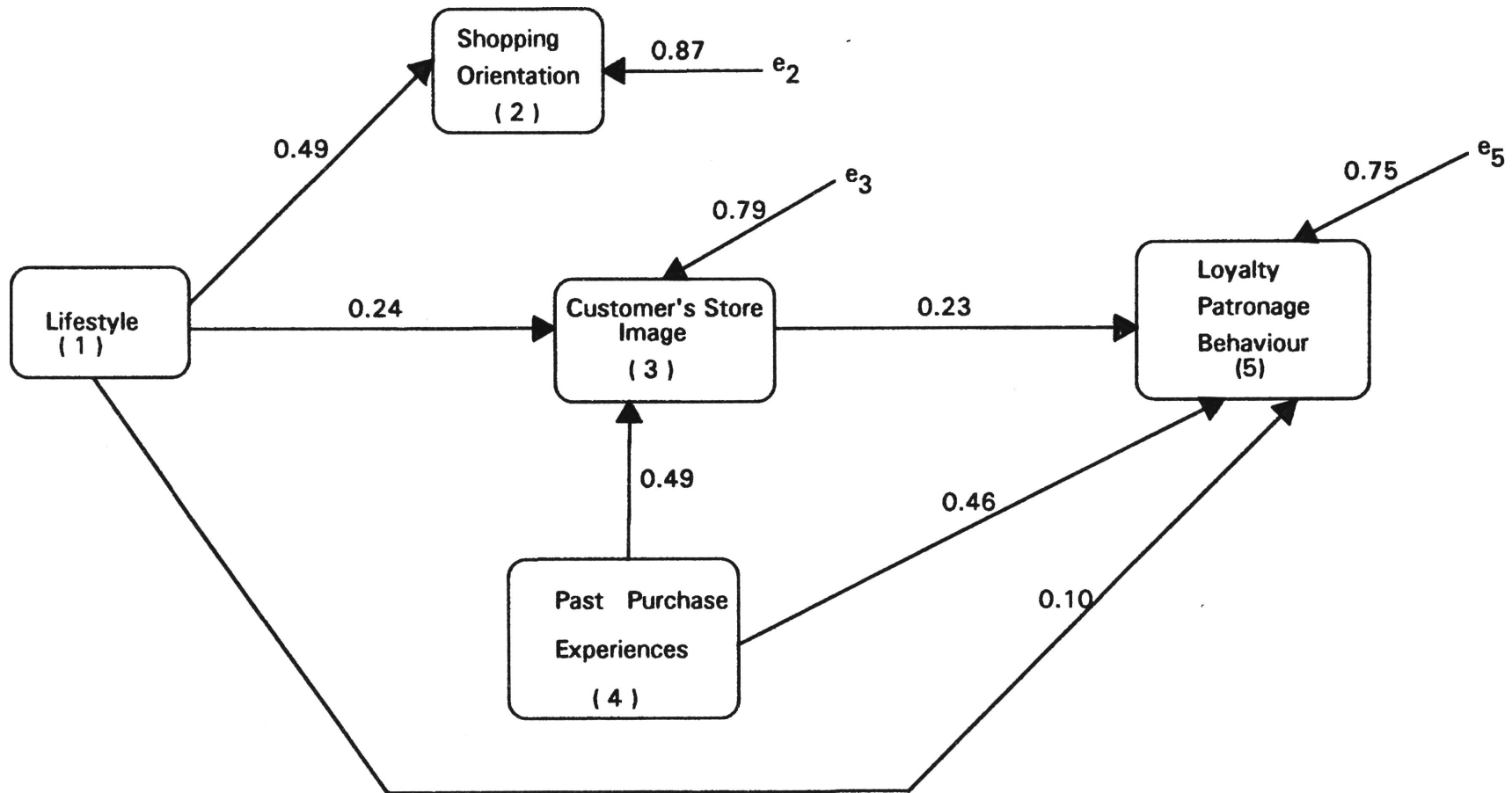
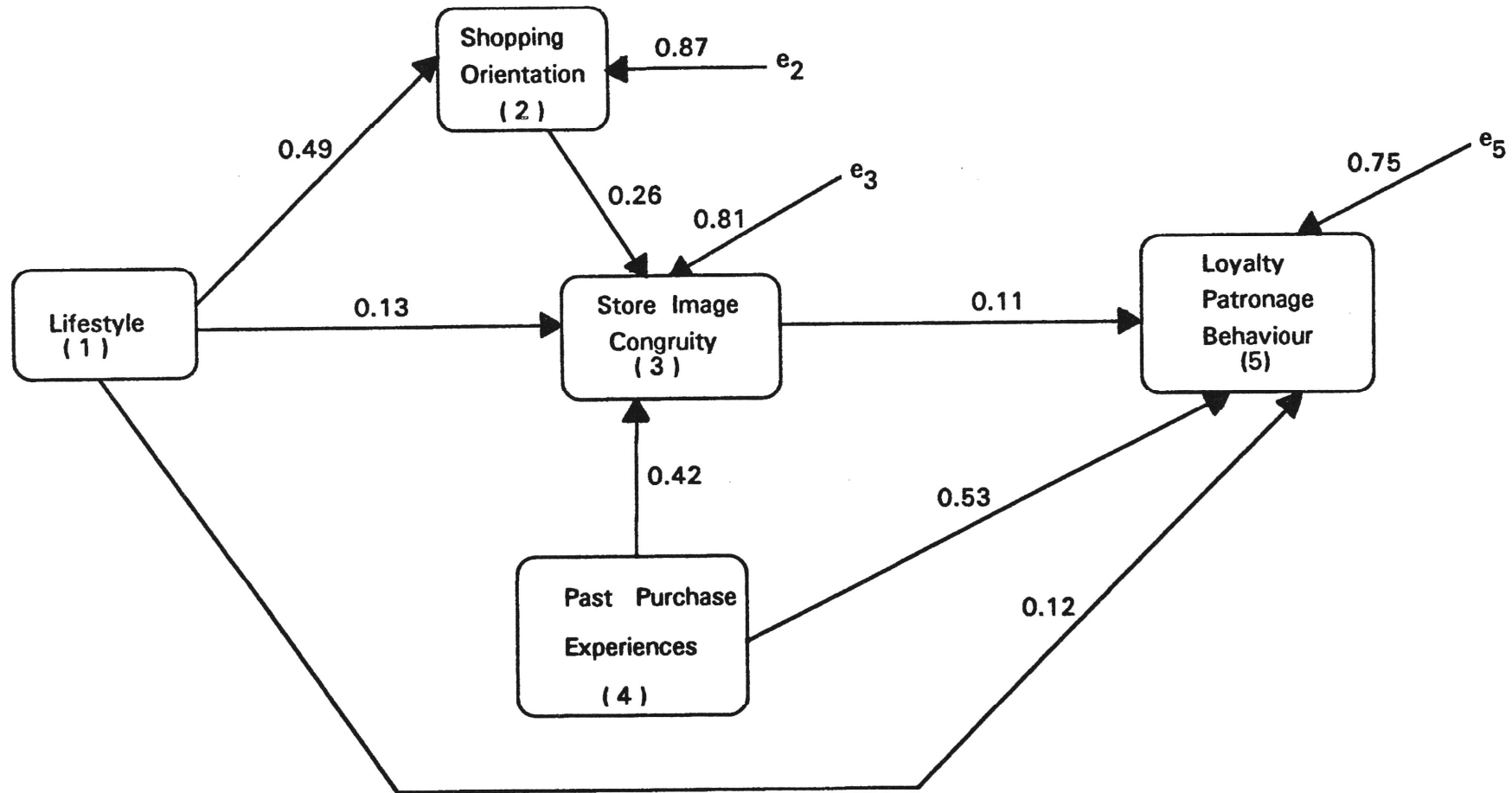


Figure 4.2  
A Proposed Path Model of Loyalty Patronage Behaviour (Model B)



on the formula:  $\sqrt{1 - R^2_{j.12..i}}$ , (see, for example Pedhazur, 1982, p.585). According to Pedhazur (1982), the  $R^2$  is being replaced by the squares of the correlation coefficient ( $r^2$ ) in the case of zero-order correlation with the endogenous variable.

#### **4.4.2 Empirical testing of hypothesis 5:**

**Shopping Orientation is influenced by Lifestyle.**

As hypothesised there was a positive and significant association between shopping orientation and lifestyle (beta coefficient of 0.49) (refer to Table 4.22). The result of regressing lifestyle on Shopping Orientation produced an  $R^2$  of 0.23. As the regression analysis involved only two variables, the beta weight was equal to their correlation coefficient, 0.49. Thus, hypothesis 5 is supported.



#### **4.4.2 Empirical testing of the hypothesis 6:**

**Customers' perceived image of the store is influenced by their past purchase experiences with the store, their lifestyles, and their shopping orientations.**

This hypothesis suggests that customer's image of the store is influenced by three variables; lifestyle, shopping orientations, and past purchase experiences with the particular store. The correlation analysis between these three variables and the customers' store image indicate that they were significantly correlated. The correlation coefficients of lifestyle with the other five variables in the model were significantly above 0.30. Based on Asher's (1976) remarks, these significant correlations, except the correlations between shopping orientation and customer store image, should produced meaningful relationships.

A multiple regression analysis was performed to test the above hypothesis by regressing the customers' store Image on lifestyle, shopping orientation, and past purchase experiences. This regression analysis produced an  $R^2$  of 0.37, and two significant paths to the customers' store image (refer to Table 4.22). These paths were from lifestyle and past purchase experiences. The shopping orientation path was not significant, and thus excluded from the path equation for the customers' store image. Hypothesis 6 is, therefore partly accepted.

Another regression analysis was performed by using lifestyle, shopping orientation, and past purchase experiences as independent variables and the store image congruity as dependent variable. The results presented in Table 4.22 indicated positive and significant associations between the store image congruity and these three independent variables. The adjusted  $R^2$  of this regression analysis was 0.34 which is 0.03 lower than the  $R^2$  for the customers' store image regression analysis.

#### **4.4.3 Empirical testing of hypothesis 7:**

**Loyalty Patronage is a function of Past Purchase Experiences with the store, the Customers' image of the store, Customers' Lifestyles, and the Store Image Congruity.**

This hypothesis is interpreted via two path equations. The difference between the two path equations is the inclusions of the influence of the customers' store image and the store image congruity as a replacement of each other. The reason for producing two path equations of loyalty patronage was outlined earlier in section 4.4 above.

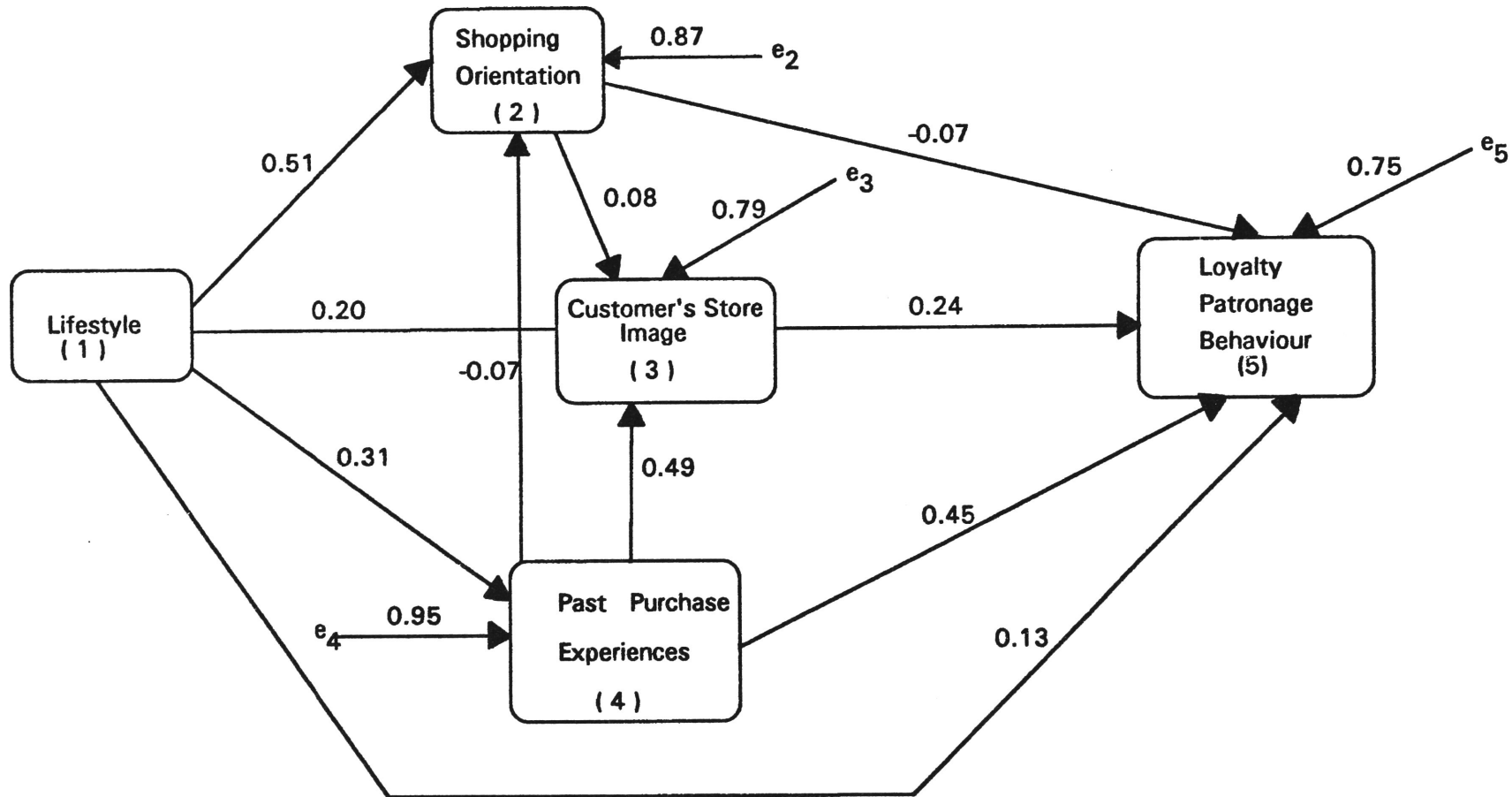
Two multiple regression analyses were performed to test this hypothesis, and to determine the magnitude of the paths proposed in the model. Table 4.22 presents the results of these regression analyses. The results indicate that both Model A and Model B

produced  $R^2$  results that were almost equal; 0.43, and 0.41 respectively. The first analysis (Model A) on loyalty patronage excludes the store image congruity and produced an  $R^2$  of 0.43. The second regression analysis which replaced the customers' store image with the store image congruity produced an  $R^2$  of 0.41. Therefore, it can be concluded that the store image congruity and the customers' store image have a similar impact on loyalty patronage when included in separate models. Hypothesis 7 is therefore accepted. However, the variances suggest that the customers' store image is a better replacement of the store image congruity for the proposed model. Thus, further testing of the model will focus only on the Model A which includes the customers' store image.

#### **4.5 The Testing of the Proposed Path Model**

The proposed model shown in Figure 4.1 is the revised version, after deleting the insignificant path from the original research model, that is, the path between shopping orientation and the customers' store image. The model is, thus, overidentified because it has lesser paths than the just-identified model (Pedhazur, 1982). The number of paths in a just-identified model is equal to the number of correlations among the variables used in the model. Figure 4.3 illustrates the just-identified model of the present study.

Figure 4.3  
A Path Model of Loyalty Patronage Behaviour (Just-Identified Version)



In the present research, the just-identified model has 10 paths, while the proposed model suggests only six paths. The path relationships between the variables in the proposed model are based on the theory as discussed in Chapter Two. This section of the thesis will evaluate how well the proposed model is represented by its just-identified model.

As specified by Pedhazur (1982), the overidentified model can be tested in two stages. The first stage is the reproduction of the original correlation matrix. If the correlation matrix of the just-identified model can be produced from the proposed model, then the chi-squared is zero, indicating a perfect fit. One important note is that, in a "fully recursive model the correlation matrix can always be reproduced exactly. Such models have no overidentifying restrictions and therefore cannot be tested" (Pedhazur, 1982, p. 618). The second stage of testing the proposed model is the goodness-of-fit test which compares the difference between the amount of unexplained variance in the proposed (restricted) model and the amount of variance in the just-identified model.

#### **4.5.1 Reproduction of the Correlation Matrix**

It is necessary to determine the direct and indirect effects on the endogenous variables in order to reproduce the correlation matrix. A sum of direct and indirect effects is the total effect

(effect coefficient) on the endogenous variable represents the reproduced correlation matrix. Table 4.23 presents the direct and indirect effects in the proposed Model. As mentioned earlier, the standardised scores were used in the computations of the paths. The indirect effects were calculated by multiplying the path coefficients along any given route to the dependent variable.

Table 4.23  
The Direct and Indirect Effects  
on Loyalty Patronage of the Proposed Model  
(Model 1 = Customers' Store Image Model)

Variable	Effects		Total Effects
	Direct	Indirect	
Lifestyle	0.10*	0.06	0.16
Past Purchase Experience	0.46	0.11	0.57
Customer Store Image	0.23	-	0.24

Significant level \*p < .10 , others p < .05

All coefficients are standardised betas (partial regression coefficients).

This procedure is known as the Simon-Blalock procedure which is commonly used in path analysis (Asher 1976). For example, one of the two indirect effects to the Loyalty Patronage Model was calculated as  $(0.23 \times 0.24) = 0.06$ , that is, from lifestyle to loyalty patronage through the customers' store image. The other indirect effect to loyalty patronage was from past purchase experiences through the customers' store image which is calculated as  $(0.49 \times 0.23) = 0.11$ . There were three direct effects on loyalty patronage. These were from the customers' store image (0.23), lifestyle (0.10), and past purchase experiences (0.46). The total influence by these independent variables on Loyalty Patronage is 0.97.

Table 4.24 (lower half) shows the correlation matrix of the proposed model based on the calculated direct, indirect, and total effects on a dependent variable identified in the model as shown in Figure 4.1. The upper half of matrix in Table 4.24 shows the correlation matrix of the just-identified model of the study. The blank spaces indicate insignificant correlations, except for the correlation between lifestyle and past purchase experiences which was not calculated because the relationship was not proposed in the restricted model.

The information from Table 4.24 clearly shows that the reproduced correlation coefficients were lower in size than the original correlation coefficients. However, all the reproduced correlation coefficients were significant. Pedhazur (1982) reminded that in general the correlation coefficients will not

Table 4.24  
Original and Reproduced Correlation for the Variables Used in the Model

	Lifestyle	Shopping Orientations	Past Purchase Experience	Customers Store Image	Loyalty Patronage Behaviour
Lifestyle	1.00	.49**	.31**	.39**	.33**
Shopping Orientations	.49	1.00	.09	.22**	.09
Past Purchase Experience	-	-	1.00	.56**	.62**
Customer's Store Image	.24	-	.49	1.00	.53**
Loyalty Patronage	.16	-	.46	.23	1.00

Original correlations were significant at \*\*  $p < .001$

All scores were standardised.

The original correlations were reported in the upper half of the matrix.  
The reproduced correlations were reported in the lower half of the matrix.



exactly be reproduced and "a close approximation of the correlation may serve as evidence of the consistency of the model with the data" (p.599).

The second stage of the evaluation of the proposed model is to calculate the goodness-of-fit of the model to the data. The measure of goodness-of-fit will indicate how far or close the model to represent the original model.

#### 4.5.2 Calculation of the Goodness of fit measure

The Q statistics is the calculation of the goodness of fit of the restricted (proposed) model (Pedhazur, 1982). The formula for Q statistics for an overidentified model is:

$$Q = \frac{1 - R_m^2}{1 - M}, \text{ where}$$

$$R_m^2 = 1 - (1 - R_1^2)(1 - R_2^2) \dots (1 - R_n^2)$$

$$M = 1 - (1 - R_1^2)(1 - R_2^2) \dots (1 - R_n^2)$$

The term in the parentheses is referred to a residual path while  $R_n^2$  is the ordinary squared multiple correlation coefficients of the  $i$ th equations in both the restricted and the fully recursive models. As

shown in the formula, the calculations for  $M$  and  $R^2_m$  are similar except that the calculation for  $R^2_m$  is based on a fully recursive model while  $M$ 's calculation is based on the restricted model. Thus,  $M$  can take the values from zero to  $R^2_m$ .

An overidentified model is said to fit perfectly when  $M = R^2_m$ , which also means that the smaller the value of  $M$  the poorer will be the fit of the overidentified model with its just-identified (fully recursive) model (Pedhazur, 1982). Based on this rationale, the  $Q$  statistic will take the value of zero to 1. Thus, the closer the  $Q$  statistic is to the value of 1, the better the restricted model fits the data (Pedhazur, 1982).

The above formulae were used to test the goodness of fit of the proposed model in the present study. They are:

$$\begin{aligned}
 R^2_m &= 1 - (.87)^2(.95)^2(.79)^2(.75)^2 \\
 &= 1 - (.76) (.90) (.62) (.56) \\
 &= 1 - .2375 \\
 &= 0.7625
 \end{aligned}$$

$$\begin{aligned}
 M &= 1 - (.87)^2(.79)^2(.75)^2 \\
 &= 1 - (.76) (.62) (.56) \\
 &= 1 - .2639 \\
 &= 0.7361
 \end{aligned}$$

The measure of goodness of fit,

$$\begin{aligned}
 Q &= \frac{1 - R_m^2}{1 - M} \\
 &= \frac{1 - 0.7625}{1 - 0.7361} \\
 &= 0.9000
 \end{aligned}$$

Thus, on the basis of the goodness of fit measure the proposed model was a close fit of the just-identified model. If one examines the calculations of both the  $R_m^2$  and  $M$ , one will notice the difference between the two which resulted in  $Q$  close to 1 by 0.10. The goodness of fit index can be tested for its significance by calculating the chi-square,  $W$ , using the formula as follows:

$$W = - (N - d) \log_e Q = - (N - d) \log_e \frac{(1 - R_m^2)}{(1 - M)}$$

where,

$N$  = sample size,

$d$  = number of deleted paths in the restricted (revised) model,

$Q$  = goodness of fit index which was previously calculated.

Applying the above formula,

$$N = 215$$

$$d = 4, \text{ i.e. number of paths deleted from the just-identified model, and}$$

$$Q = 0.90, \text{ as calculated above.}$$

Therefore,

$$\begin{aligned} W &= - (215 - 4) \log_e 0.90 \\ &= 22.23 \end{aligned}$$

The chi-square table indicates that the calculated chi-square value of 22.23 with 4 degrees of freedom falls within the critical region of probability 0.001. With this value the null hypothesis of no differences between the restricted model and its just-identified model should be rejected. Pedhazur (1982) suggested that attention should be paid more on the Q, the measure of goodness of fit because it was not a function of the sample size. Pedhazur (1982) also quoted a remark by Joreskog cautioning the interpretation of the chi-square. In the present study, the goodness of fit index was calculated as 0.90 which was a very close fit to the just-identified model but because of the high sample size the chi-square test proved it to be significant. Furthermore, the only difference between the calculation of  $R^2_m$  and M is only the absence of the residual path to past purchase experiences. This issue will be discussed further in the next chapter.

#### 4.6 Summary of the Chapter

This chapter was devoted to the reporting of statistical analyses and results of hypotheses testing. The first part of the chapter reports on the description of the sample, and the assessment of the measures used in the study. Of the 15

hypotheses and sub-hypotheses proposed in Chapter Two, 6 were fully supported, 4 were partly supported, and 5 were not supported.

As store image congruity was derived partly from the customers' store image, it was decided that it would not be appropriate to include both variables into a single model. Thus, the proposed model was broken into two, named as model A (did not include the store image congruity variable) and model B (did not include the customers' store image variable). The paths of the conceptual model proposed in Chapter Two which was related to Model A was updated because the study did not show a significant path from shopping orientation to the customers' store image. However, the path from shopping orientation to the store image congruity was significant. The explained variance of the effects on loyalty patronage was greater for model A than model B. As such, model A was used in the further testing of the proposed model to determine the extent of fit with the fully recursive model. The goodness of fit measure indicated that the proposed model was a close fit of its just-identified or fully recursive model (0.90).

The next Chapter will devote to the discussions on the findings of this study.

# **CHAPTER V**

## **DISCUSSIONS AND IMPLICATIONS**

### **5.0 Introduction**

In Chapter Two, the purpose of this study was stated as being to empirically assess some determinants to loyalty patronage from the store image perspective. The literature on store image reported that the majority of these studies were conducted in the western world, while those conducted in the nonwestern world are very few. Similarly, there is only a handful of studies in consumer behaviour that focus on customer - provider dyad. For this purpose, the data were collected from both customers and management of two retail companies in the nonwestern country, Malaysia. The preceding Chapter reports on the analysis and results of this study.

This Chapter focuses on the discussions and implications from the findings. The Chapter is organised into three sections. The first section reviews and discusses the findings, and suggests changes in the model. This is followed by the limitations of the present study and provides suggestions for future research. The final section discusses some managerial and theoretical implications of the findings.

## **5.1 Review and Interpretation of Results**

The results from the analysis of the data collected are discussed in this section as answers to questions forwarded earlier in Chapter One. The findings on the first and third questions are compared with Pathak's (1972) study.

### **5.1.1 Test of Hypotheses and Research Questions**

The questions and their findings from this study are presented in the order of their presentation in Chapter One.

1. Does aggregate store images held by customers vary depending on their gender and race?

To answer and investigate this question two hypotheses were generated. It was hypothesised that the aggregate store image held by the stores' customers are different based on gender and race. The analysis on the data collected suggests two positions to that hypothesised. The first relates to gender and the second to race. The results of this study do not support the contention that the aggregate store image held by customers is different for men or women.

Pathak (1972) reported that the gender effect on customers' store images were significant on two of four stores tested. He also reported that gender has no significant effect on even the "hypothetical ideal stores". The difference between the present study and Pathak's study was the number of stores that respondents were asked to evaluate. In the present study, the customers' of a particular store evaluated only that particular store, whereas, in Pathak's study, the respondents evaluated all the stores tested. This study is restricted to the testing of the differences in the perception of respondents' chosen retail companies only, which were earlier named Retail A and Retail B.

For the second position that relates to race, the findings of this study provide supports to the hypothesis that the aggregate store image held by customers varies depending on their race. Noor and Rejab (1986) also reported that the image of a store in this particular nation varies by the ethnicity of the customers. They reported evidence of ethnic polarisation for most of the retail stores in this region.

It can, therefore, be concluded that in this multi-racial nation, race ethnicity affects the way customers perceive one retail organisation from another. In Pathak's study, only 16 percent of the comparison among races and aggregate store images were reported as showing a significant difference. All these differences occurred on two of the four tested stores. His conclusion was that the



differences in the store images between different races were not universal to most stores.

Additional findings obtained from the investigation of the above research question are:

(a) Male customers tend to give higher ratings than the female customers on credibility and interpersonal image dimensions of the store where they shop for their clothing.

(b) Male customers differ in their perceptions on the credibility and interpersonal image dimensions of the store where they shop for their clothings.

(c) Retail A was given higher ratings on four of the six dimensions of the store's image by its female customers as compared to the ratings on Retail B given by its female customers. These findings are supported by Pathak's study (1972). Pathak reported that among female customers there is a difference of perception on each department store. He, however, reported that "fifty percent of the comparisons of the test stores were found to be not significant" (p.85).

(d) The perceptions on the locational dimension of the particular store do not differ across the three ethnic groups in this study.

(e) The Chinese customers' perceptions of a particular store differ significantly from that of the Indian customers.

(f) The Malay and Indian customers differ significantly in their perceptions only on the trendy dimension of the stores' images.

(g) The Indian customers gave higher ratings on the trendy dimension of the store than did the Malays and the Chinese customers.

2. To what extent does the image of the particular store, as expected by its customers, match its actual image as evaluated by its customers?

The hypothesis derived from this research question is stated as the customers' evaluation of the store is equal or greater than their expectations. The analysis on the data revealed that this hypothesis was not supported. In this study, the customers' evaluations of the stores were lower than their expectations. If the customers' expectations match the evaluations, then this should be positively related to loyalty patronage. As expected, further analysis on the data revealed that the relationship between the mismatch of the customers' expectations and evaluations with loyalty patronage was negative. In simple terms, the closer the match between the customers' expectations and the evaluations, the greater will be the customers' loyalty behaviour to the particular retail organisation. In

the case of the present study, it was the opposite whereby the expectations were higher than the evaluations.

**3. To what extent do customers' perceived image of the particular store match the management's perception of the image of their store?**

In this study, the management's perception of the image of their store was looked at through the perceptions of their customers' perception of their store. This view corresponds to the notion that a retail management should formulate their planning strategy based on what they think their customers would perceive of their merchandise or services.

This study reveals that there exists a mismatch between the customers' and the management's perceptions of the particular retail organisation. The composite mean of the gaps, and the individual gap means indicated that customers' expected image of the store was higher than that of the management. The finding shows that the customers' expectations of the store were still not fully met. Thus, the hypothesis related to this research question was not supported.

**4. To what extent do past purchase experiences with the store influence the customers' perceived image of the store?**

To answer this question, a correlation analysis was performed on the data. The past purchase experiences were measured with the degree of satisfaction with the store, and the extent of recommendations of the store to relatives and friends. The results indicate that past purchase experiences were highly correlated with the customers' image of the store, and were positive. Thus, the results of this study strengthen the contention that customers' favourable image of the store is derived from his or her favourable experiences with that particular store.

**5. To what extent do customers' past purchase experiences with the store contribute to loyalty patronage behaviour?**

The correlations and the regression analyses were used to obtain the answer for the above question. It was found that past purchase experiences were highly correlated with loyalty patronage. The regression results indicated that the contributions of past purchase experiences to loyalty patronage by way of path coefficient or beta weights were significant. The findings from the present study, therefore, strengthen the two models of store image development developed by Kunkel and Berry (1968), and Wyckham (1967). Kunkel and Berry's model postulate that all behaviour patterns evolve from learning. Wyckham's model presents a psychological process to store image development through the

summation of attitudes toward the store milieu with increased interactions.

**6. To what extent does the store image congruity contribute to loyalty patronage?**

The findings from this study indicate a high positive correlation between these two constructs. The path coefficient from congruity to loyalty patronage was 0.11 with the  $R^2$  of 0.41. However, the impact of the customers' store image on loyalty patronage was higher than that of the image congruity. This researcher suggests caution on the inclusion of both the customers' store image and the image congruity as the functions to loyalty patronage. The customer's store image and image congruity should be used as substitutes to each other because the image congruity is a variable derived partly from the customers' store image and partly from the management's store image.

**7. To what extent do customers' shopping orientation influence the store image?**

The hypothesis derived from this research question is that customers' shopping orientation contributes to the formation of

store image. The results of the correlation analysis showed that shopping orientation is significantly correlated to the customers' store image. This correlation is evidently positive. However, the correlations between the customers' store image with lifestyle is greater than its correlation with shopping orientation. As lifestyle also affects shopping orientation, the influence of shopping orientation on the store image is thereby reduced. This was evident in the results of regressing customer's store image on both lifestyle and shopping orientations. Based on these findings, the present study does not support the argument that customers' shopping orientation influence the customers' store image significantly.

#### 8. To what extent does lifestyle contribute to loyalty patronage?

The analysis on the data collected in this study provided support for the hypothesis related to the above research question, i.e., lifestyle contributes to loyalty patronage. The correlation coefficient between lifestyle and loyalty patronage was above 0.30. However, with this level of correlation, the influence of lifestyle was barely above 0.10, and was significant at the level of  $p < 0.10$ .

When decomposing the lifestyle constructs into the four variables, only ethnicity conscious lifestyle emerged as significant. The implication of this finding is that for this part of the world

ethnicity has some influence on loyalty towards a particular store. Nik Yacob's (1989) findings on the influence of ethnicity on product symbolism reported positive effect across both the Malay and Chinese ethnics. Thus, the hypothesis related to the above research question was therefore accepted.

These findings and answers to the research questions suggest that the model should be modified. The suggestions on model modification will be discussed next.

### **5.1.2 Model Changes**

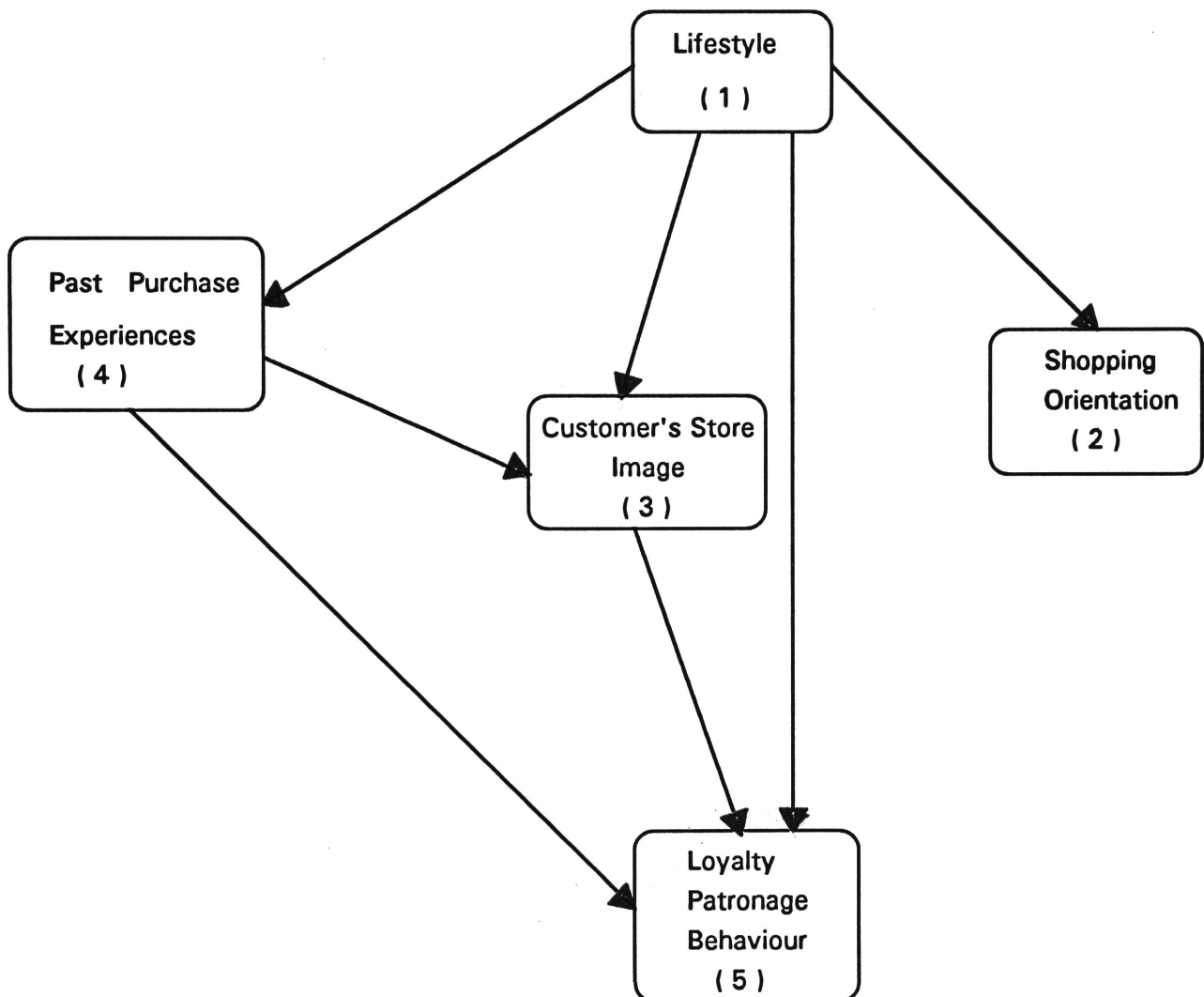
As this study is an initial attempt to test the proposed model, the conclusions drawn can be considered as tentative, though very encouraging. The results of the hypotheses testing and the goodness of fit index suggested some changes to the model. The paths that are insignificant can be eliminated. Mason et al. (1983) recommended that lifestyles should include shopping orientation. The high correlation between lifestyle and shopping orientation of the present study supported Mason's et al. (1983) recommendation to include shopping orientation in the lifestyle construct. Though the correlation between shopping orientation and store image was significant in this study, it was not sufficient enough to exert influence on the customers' store image.

Mason et al. (1983) used five variable measures of shopping orientation construct. These variables were local store shoppers, anti-chain store shoppers, department store shoppers, price shoppers, and apathetic shoppers. The last three variables are almost the same as those in this study. The paths from these variables to the store image, as reported by Mason et al. (1983), were not significant except for the path from variable price shoppers. Thus, the findings of the present study (between shopping orientations and the customers' store image) are supported by the Mason et al. (1983) study.

The revised version, based on the findings of this study, is presented on Figure 5.1. delineating the hypothesised paths that were generally supported and the additional path from lifestyle to past purchase experiences. This additional path was not included in the initial model because the role of lifestyles on past purchase experiences with the store, and on the experiences with the store milieu was overlooked by the author. Indeed, there has been no report to date (or not as the author was aware of) on the research that explored the relationship between lifestyles and/either past purchase experiences or past experiences with the store milieu. A majority of past studies explored lifestyle only as a market segment (e.g. Darden and Ashton, 1974; Reynolds and Darden 1972; Gutman and Mills, 1982).



Figure 5.1  
A Revised Path Model of Loyalty Patronage Behaviour



## **5.2 Limitations and Future Research Extensions**

This study has limitations. First, the number of stores involved was very small. Increasing the number of store will allow stronger generalisations. Future studies can perhaps consider more stores. However, if the purpose is to evaluate a particular store, the number of stores involve is irrelevant. The second limitation is the location. This study focused on shopping for clothing in a developing country where labour is cheap, and most people can still afford to have tailor-made some of their clothing. In this case, loyalty may be lower than the satisfaction towards a particular store.

A replication of this research in other countries would be beneficial in determining the extent of the model's usefulness. Future studies can overcome limitations in this study by not restricting the product testing to only shopping for clothing but considering grocery shopping.

## **5.3 Managerial Implications**

The results have several implications. First, it gives marketing practitioners, faced with the present dynamic retailing atmosphere, a better understanding of the factors influencing loyalty patronage.

The second implication is the importance of past purchase experiences on store image and the formation of a loyalty bond. Managers should constantly monitor their services in an effort to detect any weaknesses which might cause customers' dissatisfaction. Some retailers in the developed nations have established a customers' department to handle customers' grievances, while others readily give customers the opportunity to change or return goods with which they are not satisfied without stating any reasons. These efforts are a few examples that can be adopted by retailers to strengthen the bond of loyalty towards their particular store(s).

The third implication is that store image can be measured and monitored over time. With intense competitions in the retailing world, managers should constantly monitor their customers' perceptions of their store for any deviations from their desired image. This knowledge of the customers' perceptions on their store should be an important input for their next retail strategy formulation.

An investigation on the store image congruity is one of the angle that the management can adopt for assessing the extent of understanding they have on their customers. This understanding can guide management towards successful retailing through their retail strategy formulations.

## 5.4 Theoretical Implications

The present study also provides some theoretical implications. Although the theoretical perspectives on loyalty patronage suggest the importance of store image, the effects of past experiences with the store milieu and lifestyle should not be ignored. Past experiences, as shown in this research, play a major role in both the formation of store image, and the magnitude of loyalty patronage.

The results of this study also highlight the significant interaction between lifestyles and past experiences with retail organisations. One possible avenue for future development would involve finding explanation on the effects of lifestyles on past experiences with retail organisations. This attempt would be possible by identifying variables that moderate the lifestyle effects on past experience (such as personal values and social class).

As loyalty connotes the stability of behaviour within a certain time frame, a longitudinal empirical testing of loyalty patronage model would certainly be more appropriate. Though purchase intentions were used widely as a measure of loyalty, a comparison between the intentions and the actual behaviour would provide greater confidence in the use of either measures for loyalty.

## **REFERENCES**

## REFERENCES

- Anderson, Rolph E. (1973), "Consumer Dissatisfaction: The Effect of Disconfirmed Expectancy on Perceived Product Performance," *Journal of Marketing Research*, 10(February), p.38-44.
- Arnold, Stephen J., Sylvia Ma, and Douglas J. Tigert (1978), "A Comparative Analysis of Determinant Attributes in Retail Store Selection," in *Advances in Consumer Research*, Vo.5, ed. H. Keith Hunt, Ann Arbor, MI: Association for Consumer Research, p.663-667.
- Arnold, Stephen J., Tae H. Oum, and Douglas J. Tigert (1983), "Determinant Attributes in Retail Patronage: Seasonal, Temporal, Regional, and International Comparisons," *Journal of Marketing Research*, 20(May), p.149-57.
- Aron, Leon (1961), "Does Television Viewing Influence Store Image and Shopping Frequency?" *Journal of Retailing*, 37(Fall), p. 1-13.
- Asher, Herbert b. (1976) *Causal Modeling*, 2nd Edition, SAGE Publications Inc., California.
- Balazs, Anne L. (1990), "Value Congruence: The Case of the Socially Responsible Firm," *Journal of Business Research*, 20, p.171-181.
- Baumgarten, Steven A. (1975), "The Innovative Communicator in the Diffusion Process," *Journal of Marketing Research*, 12(February), p.12-18.
- Bearden, William, Jesse E. Teel, and Richard M. Durand (1978), "Media Usage, Psychographics, and Demographic Dimensions of Retail Shoppers," *Journal of Retailing*, 54(Spring), p.65-74.
- Bellenger, Danny N., Earle Steinberg, and Wilbur W. Stanton (1976), "The Congruence of Store Image and Self Image," *Journal of Retailing*, 52(Spring), p.17-32.
- Bellenger, Danny N., Dan H. Robertson, and Elizabeth C. Hirschman (1977), "Age and Education As Key Correlates of Store Selection for Female Shoppers," *Journal of Retailing*, 52(Winter), p.71-78.

- Berkman, Harold W. and Christopher Gilson (1981), *CONSUMER BEHAVIOR*, Second Edition, Kent Publishing Co.
- Berman, Barry, and Joel R. Evans (1992), *RETAIL MANAGEMENT: A Strategic Approach*, Fifth Edition, Macmillan Publishing Company.
- Berry, Leonard L. (1968), "The Components of Department Store Image: A Study of Three Selected Department Stores in Phoenix, Arizona," Unpublished Doctoral Diss., Arizona State University.
- Berry, Leonard L. (1979), "The Time-Buying Consumer," *Journal of Retailing*, 55(Winter), p.58-69.
- Birdwell, Al E. (1968), "A Study of The Influence of Image Congruence On Consumer Choice," *Journal of Business*, 41(January), p.76-88.
- Bitner, Mary Jo (1990), "Evaluating Service Encounters: The Effects of Physical Surroundings and Employee Responses," *Journal of Marketing*, 54(April), p.62-82.
- Blackwell, Roger D. and W.Wayne Talarzk (1983), "Lifestyle Retailing: Competitive Strategies for the 1980's," *Journal of Retailing*, 59(Winter), p.7-27.
- Blalock, Jr. Hubert M. (1972), *Social Statistics*, McGraw-Hill Publication Inc.
- Boulding, Kenneth E. (1956), *THE IMAGE*, The University of Michigan Press.
- Brislin, Richard W. (1970), "Back-Translation for Cross-Cultural Research," *Journal of Cross-Cultural Psychology*, 1(September), p.185-216.
- Bruner, James A. and John L. Mason (1968), "The Influence of Driving Time Upon Shopping Center Preferences," *Journal of Marketing*, 32(April), p.57-61.
- Burke, Marian C. and Leonard L. Berry (1974), "Do Social Actions of a Corporation Influence Store Image and Profits?" *Journal of Retailing*, 50(Winter), p.62-72.
- Burns, Alvin C. and Mary Carolyn Harrison (1979), "A Test of the Reliability of Psychographics," *Journal of Marketing Research*, (February), p.32-38.

- Cardozo, Richard N. (1974), "How Images Vary by Product Class," *Journal of Retailing*, 50(Winter), p.85-98.
- Carmines, Edward G. and Richard A. Zeller (1979), *Reliability And Validity Assessment*, Sage Publications.
- Carney, T.F. (1972), *CONTENT ANALYSIS: A Technique For Systematic Inference From Communications*, University of Manitoba Press.
- Cavusgil, S. Tamer (1985), "Factor Congruency Analysis: A Methodology For Cross-Cultural Research," *Journal of the Market Research Society*, Vol. 27, 2(April), p.147-155.
- Christopher, Martin and Ken Elliott (1971), "Causal Path Analysis," in *Exploration in Marketing Thought*, ed. Gordon Wills, Bradford University Press, p.219-232.
- Churchill, Jr. Gilbert A. (1979), "A Paradigm for Developing Better Measures of Marketing Constructs," *Journal of Marketing Research*, 16(February), p.64-73.
- Cort, Stanton G. and Luis V. Dominguez (1977), "Cross-shopping and Retail Growth," *Journal of Marketing Research*, 14(May), p.187-192.
- Crask, Melvin R. and Fred D. Reynolds (1978), "An Indepth Profile of the Department Store Shopper," *Journal of Retailing*, 54(Summer), p.23-32.
- Cronbach, Lee J. (1970), *Essentials of Psychological Testing*, Third Edition, Harper & Row Publishers.
- Cunningham, Ross M. (1956), "Brand Loyalty: What, Where, How, Much?" *Harvard Business Review*, 24(Jan-Feb), p.116-128.
- Darden, William R. (1979), "A Patronage Model of Consumer Behavior," in *Competitive Structure in Retail Markets: The Department Store Perspective*, eds. Ronald Stampfl and Elizabeth C. Hirschman, Chicago: American Marketing Association, p.43-52.
- Darden, William R. and Fred R. Reynolds (1971), "Shopping Orientations and Product Usage Rates," *Journal of Marketing Research*, 8(November), p.505-508.



- Darden, William R. and Dub Ashton (1974),  
"Psychographic Profiles of Patronage Preference Groups," *Journal of Retailing*, 50(Winter),p.99-112.
- Darden, William R., Shirley Jo Miller, S.Micheal Carlson, and Donna K. Darden (1983), "Measurement and Classification of Sex Role Orientations: Sex Role Types and Patronage Attitudes", in *Patronage Behavior and Retail Management*, eds. William R. Darden and Robert F. Lusch, Elsevier Science Publishing Co.,p.321-337.
- Dawes, Philip L., Grahame R. Dowling, and Paul G. Patterson (1992), "Factors Affecting the Structure of Buying Centers for the Purchase of Professional Business Advisory Services," *International Journal of Research in Marketing*, Elsevier Science Publishing Co., p.269-279.
- Dickson, John P. and Douglas L. MacLachlan (1990),  
"Social Distance and Shopping Behavior," *Journal of the Academy of Marketing Science*, Vol.18,2, p.153-161.
- Dolich, Ira J.(1969),"Congruence Relationship Between Self-Image and Product Brands," *Journal of Marketing Research*,6(February),p.80-84.
- Donovan R. J. and J. R. Rossiter (1982), "Store Atmosphere: An Environmental Psychology Approach," *Journal of Retailing*, 58(Spring), p.34-57.
- Dornoff, Ronald J. and Ronald L. Tatham (1972),  
"Congruence Between Personal Image and Store Image," *Journal of the Market Research Socceity*,14, p.45-52.
- Dowling, Grahame R. (1986), "Managing Your Corporate Images," *Industrial Marketing Management*, 15, p.109-115.
- Downs, Richard (1976) "A Kelantanese Village of Malaya," in *Contemporary Change in Traditional Societies Vol.II*, ed. Julian H. Steward, University of Illinois Press.
- Doyle, Peter and Ian Fenwick (1974), "How Store Image Affects Shopping Habits in Grocery Chains," *Journal of Retailing*, 50(Winter), p.39-52.
- Economic Report 1991/92*, MINISTRY OF FINANCE MALAYSIA, National Printing Dept., Kuala Lumpur.

- Engel, James F. and Roger D. Blackwell (1982), *CONSUMER BEHAVIOUR*, Fourth Editions, The Dryden Press.
- Enis, Ben M. and Gordon W. Paul (1968), "Store Loyalty: Characteristics of Shoppers and Switchers," *Southern Journal of Business*, 3(July), p.266-276.
- Ericksen, Mary K. and M. Joseph Sirgy (1989), "Achievement Motivation and Clothing Behavior: A Self-Image Congruence Analysis," *Journal of Social Behavior and Personality*, Vol. 4, 4, p.307-326.
- Ervin, Susan and Robert T. Bower (1952), "Translation Problems in International Surveys," *Public Opinion Quarterly*, Vol. 16, p.595-604.
- Farley, John U. (1968), "Dimensions of Supermarket Choice Patterns," *Journal of Marketing Research*, 5(May), p.206-208.
- Fazio, Russell H. and Mark P. Zanna (1981), "Direct Experience And Attitude-Behavior Consistency," *Advances in Experimental Social Psychology*, Vol. 14, p. 161-202.
- Fisk, George (1961), "A Conceptual Model for Studying Customer Image," *Journal of Retailing*, 37(Winter), p.1-8, 54.
- Gardner, Burleigh B., and Sidney J. Levy (1955), "The Product and the Brand," *Harvard Business Review*, (March-April), p.33-39.
- Gentry, James W. and Alvin C. Burns (1977), "How Important Are Evaluative Criteria in Shopping Center Patronage?" *Journal of Retailing*, 53(Winter), p.73-86, 94.
- Ghosh, Avijit (1990), *RETAIL MANAGEMENT*, The Dryden Press, Orlando.
- Golden, Linda L., Gerald Albaum, and Mary Zimmer (1987), "The Numerical Comparative Scale: An Economical Format for Retail Image Measurement," *Journal of Retailing*, 63(Winter), p.393-410.
- Goldman, Arie (1977), "The Shopping Style Explanation for Store Loyalty," *Journal of Retailing*, 53(Winter), p.33-46, 94.
- Gorwaney, N. (1977), *Self-Image and Social Change*, Sterling Publishers Pvt. Ltd.

- Green, Paul E., Arun Meheshwari, and Vithala R. Rao (1969), "Self-Concept and Brand Preference: An Empirical Application of Multidimensional Scaling," *Journal of Marketing Research Society*, 11(4), 343-360.
- Green, Paul E., Donald S. Tull, and Gerald Albaum (1988), *Research For Marketing Decisions*, 5th Edition, Prentice-Hall International Edition.
- Grubb, Edward L. and Gregg Hup (1968), "Perception of Self, Generalised Stereotypes, and Brand Selection," *Journal of Marketing Research*, 5(February), p.58-63.
- Grubb, Edward L., and Bruce L. Stern (1971), "Self-Concept and Significant Others," *Journal of Marketing Research*, 8(August), p.382-385.
- Guiltinan, Joseph P. and Kent B. Monroe (1980), "Identifying And Analyzing Consumer Shopping Strategies," *Advances in Consumer Research*, Vol.7, ed. Jerry Olson, Ann Arbor, MI: Association for Consumer Research. p.745-748.
- Gutman, J. (1982), "A Mean-End Model Based on Consumer Categorization Processes," *Journal of Marketing*, 46 (Spring), p.60-72.
- Gutman, Jonathan and Michael K. Mills (1982), "Fashion Life Style, Self-Concept, Shopping Orientation, and Store Patronage: An Integrative Analysis," *Journal of Retailing*, 58 (Summer), p. 64-86.
- Hair, Joseph F., Rolph E. Anderson, and Ronald L. Tatham (1990), *Multivariate Data Analysis*, 2nd. Edition, Maxwell Macmillan International Editions.
- Hansen, Robert A. and Terry Deutscher (1977), "An Empirical Investigation of Attribute Importance in Retail Store Selection," *Journal of Retailing*, 53(Winter), p.59-72,95.
- Hamm, B.Curtis, and Edward W. Cundiff (1969), "Self-Actualization and Product Perception," *Journal of Marketing Research*, 7(November), p.470-472.
- Harman, Harry H. (1967), *MODERN FACTOR ANALYSIS*, The University of Chicago Press.
- Hawkins, Del I., Gerald Albaum, and Roger Best (1975), "Reliability of Retail Store Images as Measured by the Stapel Scale," *Journal of Retailing*, 52(Winter), p.31-38,92.

- Higie, Robin A., Lawrence F. Feick, and Linda L. Price (1987), "Types and Amount of Word-of-Mouth Communications About Retailers," *Journal of Retailing*, 63(Fall), p.260-278.
- Hofstede, G. (1980), *Culture's Consequences: International Differences in Work-Related Values*, Sage Publication.
- Howard , J. A. and Arch G. Woodside (1984), " Personal Values Affecting Consumer Psychology," in *Personal Values and Consumer Psychology*, eds R.E. Pitts and A.G. Woodside, Lexington, M.A: Lexington Books, p.3-12.
- Hozier, George C,Jr. and Donald E. Stem,Jr. (1985), "General Retail Patronage Loyalty as a Determinant of Consumer Outshopping Behavior," *Journal of the Academy of Marketing Science*, 13(Winter),p.32-46.
- Hubbard, Raymond (1978),"A Review of Selected Factors Conditioning Consumer Travel Behavior," *Journal of Consumer Research*, 5(June),p.1-21.
- Hughes, G. David, and Philippe A. Naert (1970), "A Computer-Controlled Experiment in Consumer Behaviour," *Journal of Business*, 43(July), p.354-372.
- Ismail, Zakaria (1990), "Antecedents and Outcomes of Organizational Commitment: A Quasi-Experiment in a Field Setting," Unpublish Ph.D Dissertation, Kent State University, Ohio.
- Jacoby, Jacob (1978), "Consumer Research: A State of the Art Review," *Journal of Marketing*, 42(April),p.87-96.
- James, Don L., Bruce J. Walker, and Michael J. Etzel (1975), *Retailing Today*, Harcourt Brace Jovanovich, Inc.
- James, Don L., Richard M. Durand, and Robert A. Dreves (1976), "The Use of a Multi-Attribute Attitude Model in a Store Image Study," *Journal of Retailing*, 52(Summer),p.23-32.
- James, Lawrence R., Stanley A. Mulaik, and Jeanne M. Brett (1982), *CAUSAL ANALYSIS: Assumptions, Models, and Data*, SAGE Publications, Inc. California.

- Jensen, Thomas D., C.P. Rao, and Randy Hilton (1989), "Working Versus Nonworking Wives' Psychographic Profiles," *Journal of Business Research*, 19, p.255-265.
- Kerlinger, Fred N. (1986), *Foundations of Behavioral Research*, Third Edition, CBS Publishing Japan Ltd.
- Kinnear, Thomas C. and James R. Taylor (1987), *Marketing Research: An Applied Approach*, Third Edition, McGraw-Hill Publications.
- Klock, David R. and T.W. Bonham (1974), "Life Insurance Agents and Executives: A Test of Incongruent Perceptions," *Journal of Risk and Insurance*, Vol.XLI, 2(June), p.249-257.
- Korgaonkar, P.K., Daulat Lund, and Barbara Price (1985), "A Structural Equations Approach Toward Examination of Store Attitude and Store Patronage Behavior," *Journal of Retailing*, 61(Summer), p.39-60.
- Kotler, Philip, Peter Chandler, Rosalie Gibbs, and Rodney McColl (1989), *MARKETING IN AUSTRALIA*, Second Edition, Prentice-Hall.
- Krippendorff, Klaus (1980), *CONTENT ANALYSIS: An Introduction to Its Methodology*, Vol.5, The Sage CommText Series, SAGE Publication Ltd.
- Kunkel, John H. and Leonard L. Berry (1968), "A Behavioral Conception of Retail Image," *Journal of Marketing*, 32(October), p.21-27.
- Lees, Rob and Steve Worthington (1989), "Achieving Above-average Profitability in Retailing," *International Journal of Retailing*, Vol.4,2,p.17-34.
- Lessig, V. Parker (1973), "Consumer Store Images and Store Loyalties," *Journal of Marketing*, (October), p.72-74.
- Levy, Sidney J.(1959), "Symbols for Sale," *Harvard Business Review*, 37(July-August), p.117-124.
- Linguist, Jay D. (1974), "Meanings of Image," *Journal of Retailing*, 50(Winter), p.29-38, 116.
- Lumpkin, James R.(1985), "Shopping Orientation Segmentation of the Elderly Consumer," *Journal of the Academy of Marketing Science*, 13(Spring), p.271-289.

- Lusch, Robert F. (1981), "Integration of Economic Geography and Social Psychological Models of Patronage Behavior", in *Advances in Consumer Research*, Vol.8, ed. Kent Monroe, Ann Arbor, MI: Association for Consumer Research, p.644-647.
- Malaysia in Brief 1991*, The External Information Division, Ministry of Foreign Affairs, Malaysia.
- Marcus, Burton H. (1972), "Image Variation and the Multi-Unit Retail Establishment," *Journal of Retailing*, 48(Summer), p.29-43.
- Marks, Ronald B. (1976), "Operationalising the Concept of Store Image," *Journal of Retailing*, 52(Fall), p.37-46.
- Martin Jr., Thomas N. (1979), "A Contextual Model of Employee Turnover Intentions," *Academy of Management Journal*, Vol. 22, 2, p. 313-324.
- Martineau, Pierre (1958), "The Personality of the Retail Store," *Harvard Business Review*, 36(January-February), p.47-55.
- Mason, Charlotte H. and William D. Perreault, Jr. (1991), "Collinearity, Power, and Interpretation of Multiple Regression Analysis," *Journal of Marketing*, 28(August), p. 268-80.
- Mason, J. Barry, Richard M. Durand, and James L. Taylor (1983), "Retail Patronage: A Causal Analysis of Antecedent Factors," in *Patronage Behavior and Retail Management*, eds. William R. Darden and Robert F. Lusch, Elsevier Science Publishing Co., p.339-351.
- Mason, J. Barry, and William O. Bearden (1978), "Consumer Images of Retail Institutions," in *Foundations of Marketing Channels*, eds. Arch G. Woodside, J. Taylor Sims, Dale E. Lewison, and Ian F. Wilkinson, Lone Star Publishers, p.152-185.
- Mason, J. Barry, and Morris L. Mayer (1973), "Insight Into the Image Determinants of Fashion Specialty Outlets" *Journal of Business Research*, 1(Summer), p.73-80.
- Mattson, Bruce E. (1982), "Situational Influences on Store Choice," *Journal of Retailing*, 58(Fall), p.46-58.

- Mattson, Bruce E., and Alan J. Dubinsky (1989),  
"Shopping Patterns: An Exploration of Some  
Situational Determinants," *Psychology and  
Marketing*, Vol.4,p.47-62.
- May, Eleanor G. (1974), "Practical Applications of  
Recent Retail Image Research," *Journal of  
Retailing*, 50(Winter),p.15-20,116.
- Marzursky, David and Jacob Jacoby (1986), "Exploring  
the Development of Store Image," *Journal of  
Retailing*, 62(Summer),p.145-165.
- Means, Gordon P. (1976), *MALAYSIAN POLITICS*, Hodder and  
Stoughton Ltd.
- McClure, Peter J. and John K.Ryans,Jr.(1968),  
"Differences Between Retailers' And Consumers'  
Perceptions," *Journal of Marketing Research*,  
5(February), p.35-40.
- McDaniel, Stephen W. and John J. Burnett (1990),  
"Consumer Religiosity and Retail Store Evaluative  
Criteria," *Journal of the Academy of Marketing  
Sciences*, 18(Spring),p.101-112.
- McDougall, G.H.G. and J.N. Fry (1974), "Combining Two  
Methods of Image Measurements," *Journal of  
Retailing*, 50(Winter),p.53-61.
- McQuarrie, Edward F. and Daniel Langmeyer (1985),  
"Using Values to measure Attitudes Toward  
Discontinuous Innovation," *Psychology & Marketing*,2  
(Winter), p.239-252.
- Menezes, Dennis and Norbert F. Elbert (1979),  
"Alternative Semantic Scaling Formats for  
Measuring Store Image: An Evaluation," *Journal of  
Marketing Research*, 16(February),p.80-87.
- Miller, Kenneth E. and Kent L. Granzin (1979),  
"Simultaneous Loyalty and Benefit Segmentation of  
Retail Store Customers," *Journal of Retailing*,  
55(Spring), p.47-60.
- Moschis, George P. (1976), "Shopping Orientations and  
Consumer Uses of Information," *Journal of  
Retailing*, 52(Summer),p.61-70.

- Munson, J. M and Edward F. McQuarrie (1988),  
"Shortening the Rokeach Value Survey for Use in  
Consumer Research," in *Advances in Consumer  
Research*, Vol.15, ed. Micheal J. Houston, Ann  
Arbor, MI: Association for Consumer Research,  
p.381-386.
- Myers, Robert H. (1960), "Sharpening Your Image,"  
*Journal of Retailing*, 36(Fall),p.129-137,156.
- Myers, Robert H.(1963), "The Discount Store Shopper in  
Cincinnati," *Journal of Retailing*,  
39(Winter),p.36-43.
- Nath, Raghu (1968), "A Methodological Review of Cross-  
Cultural Management Research," *International  
Social Science Journal*, Vol.20,1, p.35-62.
- Nik Yacob, Nik Rahimah (1989), "An Empirical  
Examination of Product Symbolism From An Ethnic  
Subcultural Perspective," Unpublished Ph.D. Diss.,  
University of Colorado.
- Noor, Sallehuddin M., and Ismail Rejab (1986), "Imej  
dan Kecenderungan Mengunjungi Kedai-kedai  
Berjabatan di Lembah Kelang bagi Pembelian Pakaian  
Wanita," *Jurnal Pengurusan*, 5(July),p.3-25.
- Nunnally, Jum C. (1967), *Psychometric Theory*, New York:  
McGraw-Hill Book Company.
- Nunnally, Jum C. (1978), *Psychometric Theory*, New York:  
McGraw-Hill Book Company.
- Oliver, Richard L.(1981), "Measurement and Evaluation  
of Satisfaction Processes in Retail Settings,"  
*Journal of Retailing*, 57(Fall),p.25-48.
- Onkvisit, Sak and John Shaw (1987), "Self-Concept and  
Image Congruence: Some Research and Managerial  
Implications," *The Journal of Consumer Marketing*,  
Vol.4, (Winter), p.13-23.
- Osgood, Charles E. (1952), The Nature and Measurement  
of Meaning," *Psychological Bulletin*, Vol. 49,  
3(May),p.197-235.
- Osman, M.Z (1984), "Pengaruh Sifat-sifat Pusat Membeli-  
belah Ke atas Keutamaan Memilih Tempat Membeli-  
belah," *Jurnal Pengurusan*, 3(July),p.53-75.



- Osman, M.Z and Ismail Rejab (1989), "The Choice of Retail Outlets among Urban Malaysian Shoppers," *International Journal of Retailing*, Vol.4,2,p.35-45.
- Oxenfeldt, Alfred R. (1974), "Developing a Favorable Price-Quality Image," *Journal of Retailing*, 50(Winter),p.8-14,115.
- Pathak, Devendra S. (1972), *A Study of Department Stores' Images Held By Customers And Management*, Unpublished Ph.D Diss., Michigan State University.
- Pathak, Devendra S. , William J.E. Crissy, and Robert W. Sweitzer (1974), " Customer Image Versus The Retailer's Anticipated Image," *Journal of Retailing*, 50(Winter), p.21-28,116.
- Pedhazur, E.I (1982), *Multiple Regression in Behavioural Research*, New York: Holy, Reinehart and Winston.
- Perry, M. and Nancy J. Norton (1970), "Dimensions of Store Image," *Southern Journal of Business*, 5(2) (April), p.1-7.
- Pessemier, Edgar A. (1980), "Store Image and Positioning," *Journal of Retailing*, 56(Spring),p.94-106.
- Plummer, Joseph T. (1974), "The Concept and Application of the Life Style Segmentation," *Journal of Marketing*, 38(January),p.33-37.
- Prasad, V. Kanti (1975), "Socioeconomic Product Risk and Patronage Preferences of Retail Shoppers," *Journal of Marketing*, (July),p.42-47.
- Reilly, William J. (1929), *Method for the Study of Retail Relationships*, Research Monograph No. 4, Austin: University of Texas Press, Bulletin No. 2944.
- Reynolds, Fred. D., William R. Darden, and Warren S. Martin (1974), "Developing an Image of the Store-Loyal Customer," *Journal of Retailing*, 50(Winter),p.73-84.
- Rogers, Carl R.(1951), *Client-Centered Therapy*, Houghton Mifflin Company, Boston.

- Rosenbloom, Bert (1983), "Store Image Development and the Question of Congruency," in *Patronage Behavior and Retail Management*, eds. William R. Darden and Robert F. Lusch, Elsevier Science Publishing Co.,p.141-149.
- Ross, Ivan (1971), "Self-Concept and Brand Preference," *Journal of Business*,44(January),p.38-50.
- Salleh, Farrouk A. (1989), "The Impact of Scanners and Customer Self-Bagging on Supermarket Productivity," *International Journal of Retailing*, Vol. 4,1,p.19-30.
- Samli, A. Coskun and M. Joseph Sirgy (1981), "A Multidimensional Approach to Analyzing Store Loyalty: A Predictive Model," in *The Changing Marketing Environment: New Theories and Applications*, eds. Ken Bernhardt and Bill Kehoe, Chicago: American Marketing Association, p.113-116.
- Samli, A. Coskun(1989a),"A Theory of Retail Competition," in *Retail Marketing Strategy: Planning, Implementation, And Control*, ed. A. Coskun Samli, Greenwood Press Inc.,p.13-28.
- Samli, A. Coskun (1989b) "Store Image Definition, Dimensions, Measurement, and Management," in *Retail Marketing Strategy: Planning, Implementation, And Control*, ed. A. Coskun Samli, Greenwood Press Inc.,p.175-192.
- Samli, A. Coskun (1989c), "Consumer Behavior and Retail Marketing Strategy Development," in *Retail Marketing Strategy: Planning, Implementation, And Control*, ed. A. Coskun Samli, Greenwood Press Inc.,p.113-134.
- Samli, A. Coskun, and Douglas Lincoln (1989), "Management Versus Customer Perception of Image," in *RetailMarketing Strategy: Planning, Implementation, And Control*, ed. A. Coskun Samli, Greenwoon Press Inc.,p.193-205.
- Schewe, Charles D. and William R. Dillion (1978), "Marketing Information System Utilization: An Application of Self-Concept Theory," *Journal of Business Research*, 6(January),p.67-79.
- Schiffman, Leon G., Joseph F. Dash, and Williams R. Dillon (1977), "The Contribution of Store Image Characteristics to Store-type Choice," *Journal of Retailing*, 53(Summer),p.3-14,46.

- Sheth, Jagdish (1983), "Emerging Trends for the Retailing Industry," *Journal of Retailing*, 59(Fall), p.6-18.
- Singson, Ricardo Lazo (1973), *A Multidimensional Scaling And Unfolding Analysis of Store Image And Shopping Behavior*, Unpublished Ph.D Diss., University of Washington.
- Sirgy, M. Joseph (1980), "Self-Concept in Relation to Product Preference and Purchase Intention," in *Developments in Marketing Science*, vol.3, ed. V.V. Bellur, Marquett, MI: Academy of Marketing Science, p.350-354.
- Sirgy, M. Joseph, and Jeffrey E. Danes (1981), "Self Image/Product-Image Congruence Models: Testing Selected Models," *Advances in Consumer Research*, Vol.9, ed. Andrew Mitchell, Ann Arbor, MI: Association for Consumer Research, p.556-560.
- Sirgy, M. Joseph (1982), "Self-Concept in Consumer Behavior: A Critical Review," *Journal of Consumer Research*, 9(December), p. 287-300.
- Sirgy, M. Joseph, A. Coskun Samli, Kenneth Bahn, and Theofanis G. Varvoglis (1989), "Congruence Between Store Image and Self-Image," in *Retail Marketing Strategy: Planning, Implementation, And Control*, ed. A. Coskun Samli, Greenwood Press Inc., p.207-219.
- Sirgy, M. Joseph, and A. Coskun Samli (1989), "The Store Loyalty Concept: Dimensions and Measurement," in *Retail Marketing Strategy: Planning, Implementation, And Control*, ed. A. Coskun Samli, Greenwood Press Inc., p.279-305.
- Sobel, Michael E. (1981), *Lifestyle and Social Structure: Concepts, Definitions, Analysis*, Academic Press.
- Spiggle, Susan and Murphy A. Sewall (1987), "A Choice Sets Model of Retail Selection," *Journal of Marketing*, 51(April), p.97-111.
- Stern, Bruce L., Ronald F. Bush, and Joseph F. Hair, Jr. (1977), "The Self-Image/Store Image Matching Process: An Empirical Test," *Journal of Business*, 50(January), p.63-69.

- Stone, Gregory P. (1954), "City Shoppers and Urban Identification: Observations on the Social Psychology of City Life," *The American Journal of Sociology* (July), p.36-45.
- Stoltman, Jeffrey J., James W. Gentry, Kenneth A. Anglin, and Alvin C. Burns (1990), "Situational Influences on the Consumer Decision Sequence," *Journal of Business Research*, 21, p.195-207.
- Suchard, H.T., and J. Cooper (1990), "Shopper Typologies-The Australian Case and As Compared to the American Case," *Journal of International Marketing and Marketing Research*, Vol.14, No.3, p.133-149.
- Tauber, Edward M. (1972), "Why Do People Shop?" *Journal of Marketing*, 36 (October), p.46-59.
- Thompson, B. (1967), "An Analysis of Supermarket Shopping Habits in Worcester, Massachusetts," *Journal of Retailing*, 43 (Fall), p.17-29.
- Tillman, R. (1967), "Semantic Differential Measurements of Consumer Images of Retail Stores," *Southern Journal of Business*, 2(2) (April), p.67-73.
- Tordjman, Andre (1988), "A Review of The United States Food Retailing Industry," *International Journal of Retailing*, Vol.3, 4, p.55-69.
- Tull, Donald S. and Del I. Hawkins (1984), *MARKETING RESEARCH: Measurement and Method*, Macmillan Publishing Co.
- Tucker, W.T. (1964), "The Development of Brand Loyalty," *Journal of Marketing Research*, (August), p.32-35.
- Vandenberg, Robert J. and Vida Scarpello (1990), "The Matching Model: An Examination of the Processes Underlying Realistic Job Previews," *Journal of Applied Psychology*, Vol. 75, 1, p.60-67.
- Varvoglis, Theofanis and M. Joseph Sirgy (1984), "The Interrelationship Between Utilitarian and Value-Expressive Store-Image Attributes," in *Developments in Development in Marketing Science*, Vol.7, ed. Jay D. Lindquist, Kalamazoo, MI: Academy of Marketing Science, p.27-31.

- Vinson, Donald E., Jerome E. Scott, and Lawrence M. Lamont (1977), "The Role of Personal Values in Marketing and Consumer Behaviour," *Journal of Marketing*, (April), p.44-50.
- Wanous, J.P. (1980), *Organizational Entry: Recruitment, Selection, and Socialization of Newcomers*, Reading, MA: Addison-Wesley.
- Wells, Williams D. and Douglas ? Tigert (1971), "Activities, Interest, Opinions," *Journal of Advertising Research*, Vol.11, 4(August), p.27-35.
- Werts, Charles E. and Robert L. Linn (1970), "Path Analysis: Psychological Examples," *Psychological Bulletin*, Vol. 74,3, p.193-212.
- Westbrook, Robert A. and William C. Black (1985), "A Motivation-Based Shopper Typology," *Journal of Retailing*, 61(Spring), p.78-103.
- Williams, Robert H., John J. Painter, and Herbert R. Nichols (1978), "A Policy-Oriented Typology of Grocery Shoppers," *Journal of Retailing*, 54(Spring), p.27-42.
- Wu, Bob T.W. and Susan M. Petroschius (1987), "The Halo Effect in Store Image Measurement," *Journal of the Academy of Marketing Sciences*, 15(Fall), p.44-51.
- Wyckham, Robert G. (1967), *Aggregate Department Store Images: Social And Experiential Factors*, Unpublished Ph.D Diss., Michigan State University.
- Zanna, Mark P., J.M. Olson, Russell H. Fazio (1981), "Self-perception and Attitude-Behavior Consistency," *Personality and Social Psychology Bulletin*, Vol.7, p.252-256.
- Zimmer, Mary R. and Linda L. Golden (1988), "Impressions of Retail Stores: A Content Analysis of Consumer Images," *Journal of Retailing*, 64(Fall), p.265-293.

## **LIST OF APPENDICES**

## APPENDIX A

Discussion Guide: Focus Group Study on  
Retail Image and Patronage

---

A. IMAGE DIMENSIONS

Objective: To identify the salient features of the retail store.

- i) You are going out to buy some clothing for (yourself, your children). Which retail store comes to your mind?
- ii) (If mentioned more than one store), which of these stores is your most preferred to shop with?
- iii) Does this mean that you will visit and buy from that store?
- iv) How do you describe this (name of the most preferred store)?
- v) What do you like most about this store?

## B. PAST PURCHASE EXPERIENCE

Objective: How satisfied is the customer on their past purchase.

- i) On a scale of 1 to 10, how satisfied are you on your past purchases at (name of the most preferred store)? Relating to purchases for yourself, for your children.
- ii) Putting in percentage form, how many percent of your purchases for clothing (for yourself, children) in the last six months were purchased from store(s) mentioned in A (i)?
- iii) You are intending to buy some clothing for yourself, where will you shop? (Give the weighting scale in the form of percentage).

## APPENDIX B

## Panel Selection Instrument: The Questionnaire

1. What is your major language usage?  
(Nyatakan bahasa utama yang anda gunakan?)
 

<input type="checkbox"/> English	<input type="checkbox"/> Malay
<input type="checkbox"/> Chinese	<input type="checkbox"/> Indian
  
  2. What race are you?  
(Apakah keturunan anda?)
 

<input type="checkbox"/> Chinese (Cina)	<input type="checkbox"/> Indian (India)
<input type="checkbox"/> Malay (Melayu)	
  
  3. Please tick your appropriate monthly household income category.  
(Sila pangkahkan kategori pendapatan bulanan seisi keluarga anda.)
 

<input type="checkbox"/> < \$500
<input type="checkbox"/> \$500 - \$750
<input type="checkbox"/> \$751 - \$1000
<input type="checkbox"/> > \$1001
  
  4. State one store that you visit most for your shopping?  
(Pangkahkan satu kedai yang paling kerap anda kunjungi untuk membeli-belah.)
 

<input type="checkbox"/> Globe Silk Store
<input type="checkbox"/> Yaohan
<input type="checkbox"/> Jaya Jusco
<input type="checkbox"/> Hankyu Jaya
<input type="checkbox"/> Mun Loong
<input type="checkbox"/> Metro Jaya
<input type="checkbox"/> Parkson Grand
<input type="checkbox"/> Other, please state: (Lain-lain, sila nyatakan:)
- 
5. If you are chosen to participate in our group discussion pertaining to shopping, will you accept our invitation to participate?  
(Adakah anda bersetuju untuk dijemput berbincang berhubung dengan isu membeli-belah?)
 

<input type="checkbox"/> Yes    Ya	<input type="checkbox"/> No    Tidak
------------------------------------	--------------------------------------

If "yes", please give your name, address, and phone number below for our contact.

(Jika "Ya", sila berikan nama, alamat dan nombor talipon di bawah untuk kami hubungi.)



## APPENDIX C

## Demographic Information of the Panel Members

RACE:	Chinese	Malay	Indian	Total	Percent
Information	10	18	2	30	100.0
<hr/>					
A. Major language spoken:					
English	5	1	2	8	27.7
Chinese	5	-	-	5	16.7
Malay	-	17	-	17	56.7
Indian	-	-	-	-	-
B. Monthly household income:					
Less than \$500	2	4	1	7	23.3
\$500 - \$750	1	2	-	3	10.0
\$751 - \$1000	2	8	-	10	33.3
> \$1000	5	4	1	10	33.3
C. Sex:					
Male	2	5	-	7	23.3
Female	8	13	2	23	76.7
D. Age:					
17 -< 25 yrs	4	8	-	12	40.0
25 -< 30 yrs	3	4	2	9	30.0
30 -< 35 yrs	2	3	-	5	16.7
> 35 yrs	1	3	-	4	13.3
E. Marital Status:					
Single	6	10	2	18	60.0
Married	4	8	-	12	40.0

## APPENDIX D

## List of Dimensions and Components of Store Image Attributes

---

<u>DIMENSIONS</u>	<u>COMPONENTS</u>
1. Merchandise	1. Merchandise quality
2. Service	2. Merchandise selection
3. Clientele	3. Merchandise style
4. Physical facilities	4. Merchandise price
5. Convenience	5. Lay-away available
6. Promotion	6. Sales personnel
7. Store atmosphere	7. Ease of return
8. Institutional	8. Service-credit
9. Post-transaction satisfaction	9. Service-delivery
	10. Clientele
	11. Physical facilities - cleanliness
	12. Store layout
	13. Shopping ease
	14. Attractiveness
	15. Locational convenience
	16. Parking
	17. Advertising
	18. Congeniality
	19. Store reputation
	20. Post-transaction satisfaction
	*21. Sales promotion

---

Source: Robert A. Hansen, and Terry Deutscher (1977), "An Empirical Investigation of Attribute Importance in Retail Store Selection," Journal of Retailing, 53(Winter), pp.67.

\* Not included in the original table.

## APPENDIX E

## The Sorted Classifications of Image Attributes

---

<u>COMPONENTS</u>	<u>ATTRIBUTES</u>	<u>FREQUENCY MENTIONED</u>
Quality	Have quality products	11
	Have better quality cotton products	2
	Maintains quality products	2
	Carries good brands	1
	Merchandise on special sale are of low quality	2
Selection	Wider choices	7
	Wide range of merchandise	7
	Wide range of children products	4
	Wide range of women dress	1
	Sure of getting the products you look for	3
	Carries my size of clothes	2
	It has more skirts	2
	Has products with bright colours	2
	Have things others don't have	1
	Have suitable products for me	4
Style	Have fashionable merchandise	4
	Store with up-to-date products	3
	New things come here first	2
	A fashion house store	1
	Nice clothings	3
	Have stylist merchandise	5
Price	Offers products with reasonable prices	9
	Wide range of prices	3
	Cheapest store in town	2
	Store's special sale is really cheap	5
	Prices a bit higher	2
	Prices too expensive	1
Sales personnel	Salesperson helpful	2
	Salesperson friendly	1
	Salesperson knowledgeable	1
	Salesperson gives advice on products	1
	Client-based people	1

---

(cont. Appendix E)

---

Clientele	Store that offers for all kinds of people	3
	Store that can be trusted	2
	Place where my friends shop	2
	Place where young people shop	2
	Place where my race shop	2
	Never miss the special sale	1
	Don't believe the special sale	2
Reputation	An innovative store	3
	Known for generations	1
Location	Nearby place of work	9
	Nearby my house	4
	Near other stores	3
	Place at good location	3
	One-stop shopping store	4
	Convenient location	3
Store layout	Better shopping environment	3
	Not a crowded store	4
Attractiveness	Store with bright lights	2
	A better decorated store	2
	Better product arrangements	2
Physical facilities		
	This store is big	9
Sales promotion	Have good display	4
	Lots of promotion	2

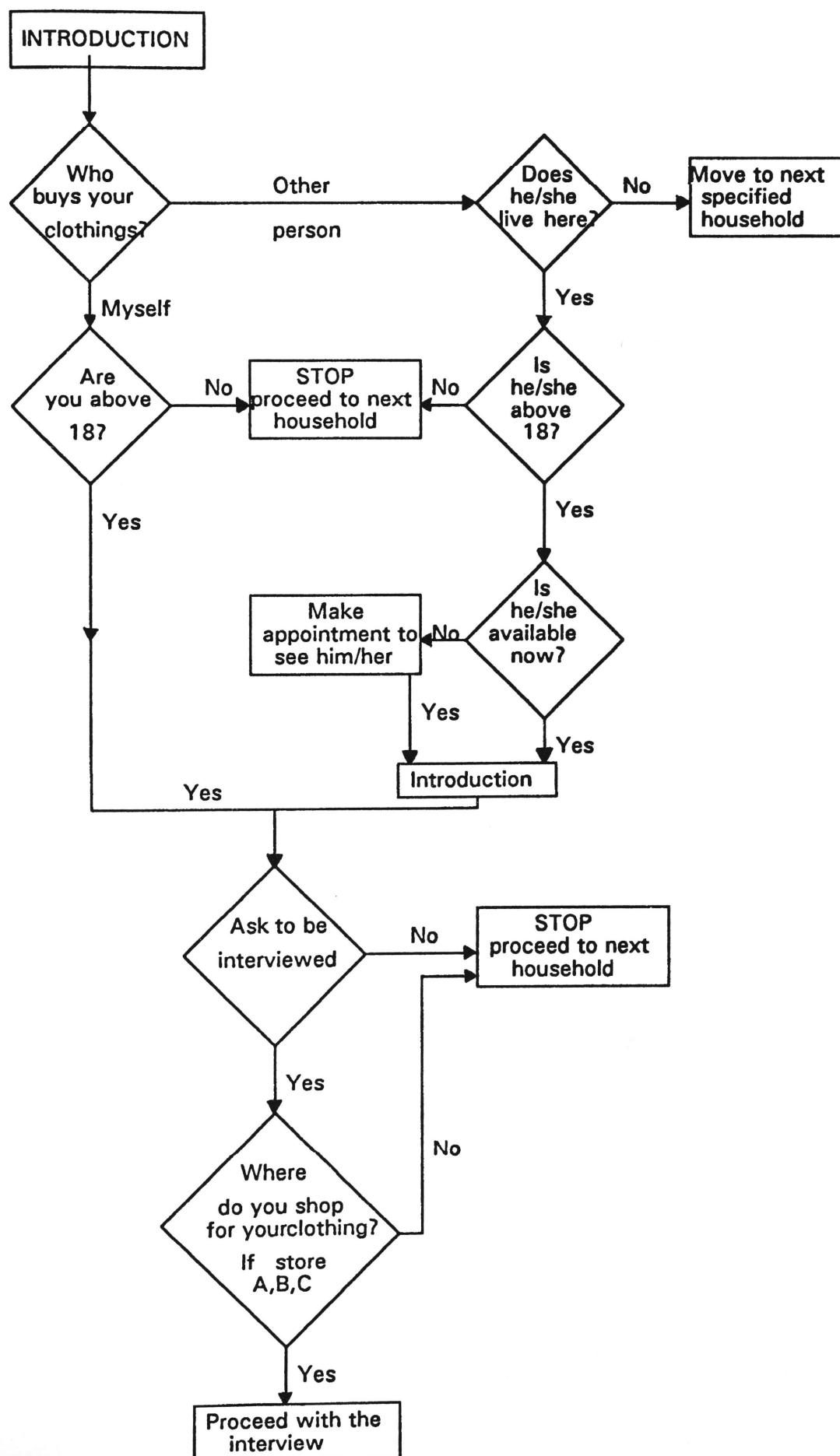
---

## Dimensions, Components, and Attributes of Store Image

<u>DIMENSIONS</u>	<u>COMPONENTS</u>	<u>ATTRIBUTES</u>
Merchandise	Quality	Offers quality products Merchandise on special sale is of a consistent quality
	Selection	Wider choices Carries my size of products Sure of getting the product that I look for
	Style	Offers fashionable products Store with up-to-date products New things come here first
	Price	Offers products with reasonable prices Wide range of prices Store's special sale is really cheap
Service	Sales Personnel	Salesperson helpful Salesperson knowledgeable
Clientele	Clientele	Store that offers for all kinds of people Place where my friends shop Place where my race shop
Institutional	Reputation	Known for generations
Convenience	Location	Nearby place of work Nearby my home Nearby other facility stores One-stop shopping store
Physical Facilities	Store layout	Better shopping environment Not a crowded store
	Attractiveness	A better decorated store
Promotion	Sales promotion	Have good display of merchandise

## APPENDIX G

## A Guide to Approach the Subject



## APPENDIX H

## LETTER TO TARGET RESPONDENTS (English Version)



ILMU MEMIMPIN

يونيڤرسيتي كېڠساڠن مليسيا

UNIVERSITI KEBANGSAAN MALAYSIA

43600 UKM BANGI, SELANGOR DARUL EHSAN, MALAYSIA.

TELEGRAM: "UNIKEB" TEL: 03-8250001, 8250601, 8250701

TELEX: UNIKEB MA 31496 FAX: 03-8256484

---

April 27, 1992

---

Hello,

My name is Osman Zain, a senior lecturer from the Universiti Kebangsaan Malaysia. I am collecting information from people, male and female, living in this residential area on their opinion pertaining to stores where they shop for their clothings. This study is part of my Ph.D program at the University of Wollongong, Australia.

You are chosen to participate in this study. My research assistance will visit your place in these few days to interview you for this research purpose. The interview will take about half an hour. I would appreciate if you could give your cooperation to him/her by devoting your precious time to the interview.

Your cooperation, and an indirect contribution to my study is highly appreciated. Thank you.

Yours sincerely,

Osman Zain

## APPENDIX H (Cont.)

## LETTER TO TARGET RESPONDENTS (Malaysian Version)



ILMU MEMIMPIN

يونيڤرسيتي كڤڤساان مليسيا

UNIVERSITI KEBANGSAAN MALAYSIA

43600 UKM BANGI, SELANGOR DARUL EHSAN, MALAYSIA.

TELEGRAM: "UNIKEB" TEL: 03-8250001, 8250601, 8250701

TELEX: UNIKEB MA 31496 FAX: 03-8256484

April 27, 1992

Saudara/saudari,

Saya Osman Zain, pensyarah kanan Universiti Kebangsaan Malaysia, sedang memungut maklumat daripada lelaki dan perempuan yang tinggal di kawasan perumahan ini berhubung dengan pendapat mereka terhadap kedai di mana mereka membeli-belah pakaian mereka. Kajian ini merupakan sebahagian daripada program Ph.D saya di University of Wollongong, Australia.

Anda telah dipilih untuk menyertai kajian ini. Dalam sehari dua lagi, pembantu penyelidik saya akan mengunjungi anda untuk tujuan ini. Saya berharap anda dapat meluangkan masa untuk menerimanya serta memberi kerjasama menjawab beberapa soalan. Temuduga ini akan memakan masa selama setengah jam.

Kerjasama tuan/puan amat saya hargai. Penyertaan tuan/puan ini merupakan sumbangan tidak langsung yang amat ternilai dalam pengajian Ph.D saya. Untuk ini saya dahului dengan ucapan berbanyak-banyak terima kasih.

Yang ikhlas,

Osman Zain



## **APPENDIX I**

### **NOTE FOR THE INTERVIEWER**

#### **DRESS STANDARD**

All interviewers should wear tidy casual dress. Faded or torn jeans are not acceptable.

#### **SELECTION OF RESPONDENT**

Your respondents must be from the specified households only. The subject must be 18 years and older. Only one subject from each household will be chosen for interview.

The procedure for selecting respondent is illustrated in the flow chart. This was explained in the training session.

#### **CALL BACK**

You have to read the statements and questions to the respondents. Ask the respondents whether they would prefer to be interviewed in Malaysian or English. Responses should be recorded on the answer sheets provided. As explained in the training session, you should not try to lead the respondents in their answers. Repeat the questions or statements if they are unclear to the respondents.

#### **EXHIBIT CARDS FOR RESPONDENTS**

Each interviewer will be given a set of exhibit cards to be used during the interview. The examples of these cards are shown on page 2 of this note.

## APPENDIX J

### QUESTIONNAIRE FOR THE CUSTOMER

Subject's reference No: \_\_\_\_\_ Tel. No. \_\_\_\_\_  
Nombor rujukan responden: \_\_\_\_\_ No. Tal: \_\_\_\_\_

Interviewer's Name: \_\_\_\_\_  
Nama penemuduga: \_\_\_\_\_

Date of interview: \_\_\_\_\_ Time: started: \_\_\_\_\_ Finished: \_\_\_\_\_  
Tarikh temuduga \_\_\_\_\_ Masa: bermula \_\_\_\_\_ siap \_\_\_\_\_

Residential area: \_\_\_\_\_  
Kawasan perumahan \_\_\_\_\_

Type of house:  
Jenis rumah:

- |   |  |
|---|--|
| 1. Linked single storey<br>Berderet setingkat   | 3. Duplex single storey<br>Berkembar setingkat   |
| 2. Linked double storey<br>Berderet dua tingkat | 4. Duplex double storey<br>Berkembar dua tingkat |
| 5. Bungalow<br>Banglo                           | 6. Flat  |

Goodmorning/afternoon/evening. I am \_\_\_\_\_, a student from Universiti Kebangsaan Malaysia, [Show your student card]. I am collecting information from people, male and female, living in this residential area on their opinion pertaining to stores where they shop for their clothings.

I would like to ask you a few questions regarding the store where you shop for your clothing. We assure you that your responses will only be used for academic purposes. Your identity will not be disclosed, you are not required to give your name for this interview.

Selamat pagi/tengahari/petang, saya \_\_\_\_\_, pelajar Universiti Kebangsaan Malaysia [Tunjukkan kad pelajar anda]. Saya sedang memungut maklumat daripada lelaki dan perempuan yang tinggal di kawasan perumahan ini berhubung dengan pendapat mereka terhadap kedai di mana mereka membeli-belah pakaian mereka.

Saya ingin menanyakan tuan/puan beberapa soalan berkaitan dengan kedai di mana anda membeli pakaian anda. Kami akan pastikan segala jawapan anda di rahsiakan dan akan hanya digunakan untuk tujuan akademik sahaja. Identiti anda akan dirahsiakan jadi anda tidak perlu memberikan nama anda untuk temuduga ini.

## SECTION A

1. How often do you shop for your clothes during the last six month?  
*Berapa kerap anda membeli-belah pakaian anda dalam enam bulan  
 kebelakangan ini?*

- |  |   |  |
|--|---|--|
| (1) Not at all<br><i>Tidak langsung</i>  | (2) 1 - 5 times<br><i>1 - 5 kali</i>              | (3) 6 - 10 times<br><i>6 - 10 kali</i> |
| (4) 11 - 20 times<br><i>11 - 20 kali</i> | (5) 21 times or more<br><i>21 kali atau lebih</i> |  |

[If (1), go to question 6.]  
 [Jika (1), teruskan ke soalan 6.]

2. Please indicate which age category are you in.  
*Sila nyatakan dalam kategori manakah umur anda.*

- |   |   |
|---|---|
| (1) Less than 19 yrs<br><i>Kurang daripada 19 tahun</i> | (4) 41 to 50 yrs<br><i>41 hingga 50 tahun</i>       |
| (2) 19 to 30 yrs<br><i>19 hingga 30 tahun</i>           | (5) 51 yrs old and above<br><i>51 tahun ke atas</i> |
| (3) 31 to 40 yrs<br><i>31 hingga 40 tahun</i>           |   |

[If (1) stop the interview, and say "Thank you", lest  
 proceed with the interview.]  
 [Jika (1) berhenti menemuduga dan ucapkan terima kasih  
 padanya; jika tidak, teruskan menemuduga  
 responden.]

Let us say that you are about to go out shopping for your clothing.  
*Katakanlah, anda akan keluar untuk membeli-belah pakaian diri anda.*

3. Which shop would you go to?

[Write 1 to represent this response to any corresponding  
 stores listed next page. If the response is "no specific  
 store", do not ask question 4, go to question 5.]

*Kedai manakah akan anda kunjungi?*

[Tuliskan 1 sebagai jawapan pada mana-mana kedai yang di muka  
 surat sebelah. Jika jawapannya "tidak ada kedai khusus", jangan  
 tanya soalan 4, teruskan ke soalan 5.]

4. Would you consider to shop for your clothing in any other  
 store? If "Yes", which store? [Write 2 to represent this  
 response to any corresponding stores listed next page.  
 Do not ask question 5, proceed to A2.]

*Adakah anda akan mempertimbangkan untuk mengunjungi  
 kedai-kedai lain? Nyatakan.*

[Tuliskan 2 sebagai jawapan pada mana-mana kedai yang di muka  
 surat sebelah. Jangan tanya soalan 5, teruskan ke A2.]

5. At which store do you most frequently purchase your clothes, when there is no special sales? [Write 1 to represent this response to any corresponding stores listed below, then proceed to A2.]

*Di kedai manakah anda sering kali membeli pakaian anda semasa tiada jualan istimewa? [Tuliskan 1 sebagai jawapan pada mana-mana kedai yang di bawah dan teruskan ke A2.]*

- 
- |                           |                           |
|---------------------------|---------------------------|
| 1[    ] Jaya Jusco        | 6[    ] Hankyu Jaya       |
| 2[    ] Yaohan            | 7[    ] Parkson Grand     |
| 3[    ] Mun Loong         | 8[    ] No specific store |
| *4[    ] Globe Silk Store | 9[    ] Other places:     |
| *5[    ] Metro Jaya       | _____                     |
|                           | _____                     |
- 

**NOTE:** Proceed with the interview only if subject shops at any of the store marked with an asterik, lest stop the interview and say "Thank You".

6. Who buys your clothing?  
*Siapa membeli pakaian anda?*

- |                                |                             |                           |
|--------------------------------|-----------------------------|---------------------------|
| (1) Son<br>Anak lelaki         | 3. Relative<br>Saudara-mara | 5. Wife<br>Isteri         |
| (2) Daughter<br>Anak perempuan | 4. Husband<br>Suami         | 6. Donated<br>Di dermakan |

[If 6, stop the interview, and say thank you.]  
[Jika 6, berhenti menemuduga dan ucapkan terima kasih padanya.]

7. Is he/she living in this household?  
*Adakah beliau tinggal di rumah ini?*

Yes [    ]	No [    ]
Ya	Tidak

[If No, go to question 8. If Yes, ask the person's age. If above 18 years old, ask to interview the person, and start from question 1 again. If the person is not available now, make appointment to interview him/her. If the person is 18 and below, stop the interview.]

[Jika Tidak, berhenti menemuduga. Jika Ya, tanyakan umur beliau. Jika umurnya lebih daripada 18 tahun, minta ia di temuduga dan mulakan dari soalan 1. Jika beliau tidak ada sekarang, buat temujanji untuk di temuduga kemudian. Jika umurnya 18 tahun ke bawah, berhenti menemuduga.]

A2. This section seeks your opinion on \*the store of your first choice for shopping your clothing /\*the store at which you most frequently purchase your clothing when there is no special sales. Please relate your answers to that particular store.

*Bahagian ini menanyakan tentang pengamatan anda mengenai  
\*kedai pilihan pertama anda untuk membeli pakaian anda/  
\*kedai di mana anda paling sering kali membeli pakaian anda  
semasa tiada jualan istimewa. Sila kaitkan jawapan anda dengan  
kedai tersebut.*

[\*Use which ever is relevant based on the question 3  
or question 5.]

(i) The first question is related to your satisfaction. [Show card 1 to the respondent] Please indicate, on the scale of 1 to 5, how satisfied you are on your past purchases at this store with respect to the following:

*Soalan pertama ini adalah berhubung dengan kepuasan. Dengan menggunakan skala 1 hingga 5, [Tunjukkan kad 1 pada responden.] nyatakan tahap kepuasan anda dengan pembelian-pembelian yang lepas di kedai tersebut berkaitan dengan perkara-perkara berikutnya:*

- (a) Product qualities  
*Kualiti Barangan*
- (b) Product prices  
*Harga Barangan*
- (c) Services provided  
*Perkhidmatan yang ditawarkan*
- (d) Overall  
*Keseluruhannya*

(ii) Would you recommend the store to your friends. [Show card 2 to the respondent.] Use these words to indicate the extent of your recommendation.

*Sekarang, nyatakan sama ada anda akan mengesyorkan kedai tersebut kepada teman-teman anda. [Tunjukkan kad 2 pada responden.] Gunakan perkataan-perkataan ini sebagai penunjuk tahap pengesyoran anda.*

(iii) Would you recommend the store to your relatives. [Show card 2 to the respondent.] Use these words to indicate the extent of your recommendation.

*Sekarang, nyatakan sama ada anda akan mengesyorkan kedai tersebut kepada saudara-mara anda. [Tunjukkan kad 2 pada responden.] Gunakan perkataan-perkataan ini sebagaipenunjuk tahap pengesyoran anda.*

(iv) What percentage of your clothing purchases have been bought at this store in the last six months?

*Berapa peratuskah daripada pembelian pakaian anda dalam enam bulan kebelakangan ini telah dibeli di kedaitersebut?*

- (v) Using the scale of 1 to 100, please indicate the likelihood that you would shop for your clothing at this store in the near future.

*Sila nyatakan dari 1 hingga 100 kemungkinan anda akan membeli-belah pakaian anda di kedai tersebut di masa hadapan.*

- (vi) Using the scale of 1 to 100, please state the likelihood of you taking friends or relatives to shop at this store prior to other stores.

*Sila nyatakan dari 1 hingga 100 kemungkinan anda akan membawa teman ataupun saudara-mara membeli-belah di kedai ini sebelum ke kedai lain.*

## SECTION B

This section of the questionnaire is to gauge your opinions. The following statements have no right or wrong answers. Please respond to each statement by stating a number from 1 to 5 as an indication of the level of your agreement with the statement. Number "1" represents "strongly disagree", "5" represents "strongly agree", and "0" represents "no opinion" with the statement. [Show card 3, and keep it in front of the respondent.]

*Soalselidik bahagian ini mengukur beberapa pandangan anda. Pernyataan-pernyataan di bawah tidak mempunyai jawapan yang betul atau salah. Sila berikan jawapan anda dengan menyatakan nombor dari 1 hingga 5 sebagai tahap persetujuan anda terhadap kenyataan-kenyataan berikutnya. "1" mewakili "sangat tidak bersetuju", "5" mewakili "sangat bersetuju", dan "0" mewakili "tiada pendapat". [Tunjukkan kad 3 dan letakkan di depan responden.]*

1. I like to buy and wear clothes of the latest fashion.  
*Saya suka membeli dan memakai pakaian fesyen terbaharu.*
2. Children brings closer the relationship between husband and wife.  
*Anak-anak merapatkan hubungan antara suami isteri.*
3. Friends ask my advice on new products in the market.  
*Kawan-kawan saya meminta nasihat dari saya mengenai keluaran-keluaran yang baru diperkenalkan di pasaran.*
4. Shopping in small stores is more expensive.  
*Membeli-belah di kedai-kedai kecil adalah mahal harganya.*
5. I like to buy and read fashion magazines.  
*Saya suka membeli dan membaca majalah-majalah fesyen.*
6. A child should be taught to respect parental authority.  
*Seorang anak seharusnya diajar supaya menghormati ibu-bapanya.*

7. I like my friends to accompany me shopping.  
*Saya suka kawan-kawan menemani saya apabila membeli-belah.*
8. One should dress in style.  
*Seseorang sepatutnya memakai pakaian yang bergaya.*
9. The traditional values of my people are important to me.  
*Nilai-nilai hidup tradisional masyarakat saya adalah penting bagi saya.*
10. I like to be kept informed of fashion changes but do not always wear them.  
*Saya suka mengikuti perkembangan terbaharu tentang fesyen tetapi tidak selalu memakainya.*
11. I like my relatives to accompany me shopping.  
*Saya suka ditemani oleh saudara mara apabila pergi membeli-belah.*
12. I like to try new things before others do.  
*Saya suka mencuba perkara-perkara terbaharu sebelum orang lain mencubanya.*
13. Husband should accompany his wife shopping.  
*Suami sepatutnya menemani isteri membeli-belah.*
14. Dressing smartly is an important part of my life.  
*Berpakaian kemas adalah penting dalam hidup saya.*
15. I like to conform to the traditional values of my people.  
*Saya suka menuruti kehendak nilai-nilai tradisional masyarakat saya.*
16. To me, shopping is part of a social activity.  
*Pada saya, membeli-belah merupakan sebahagian daripada aktiviti sosial.*
17. Friends ask me for information about new brands in the market.  
*Kawan-kawan saya meminta maklumat daripada saya berhubung dengan jenama-jenama terbaru.*
18. The distance I have to travel is an important consideration for my shopping activities.  
*Jarak perjalanan adalah merupakan pertimbangan yang penting bagi aktiviti membeli-belah saya.*
19. I accompany my friends shopping.  
*Saya menemani kawan-kawan membeli-belah.*
20. The traditional values of my people will slowly erode in time.  
*Nilai-nilai tradisi kaum saya semakin merosot dengan perlahan-lahan melalui masa.*
21. I influence my friends in their purchases.  
*Saya mempengaruhi kawan-kawan dalam pembelian mereka.*

22. Sometimes, I go shopping when I get bored.  
*Kadang-kadang saya keluar membeli-belah apabila merasa bosan.*
23. It is important for me to feel that I belong to my ethnic group.  
*Adalah penting bagi saya merasakan bahawa saya adalah anggota masyarakat kaum saya.*
24. I plan ahead before I go shopping.  
*Saya membuat perancangan awal sebelum pergi membeli-belah.*
25. I like to keep in touch with current affairs.  
*Saya suka mengikut perkembangan hal ehwal semasa.*
26. Shopping make me aware of new fashion.  
*Membeli-belah menyedarkan saya mengenai fesyen terbaharu.*
27. I think I am slightly conservative.  
*Saya berpendapat bahawa saya adalah seorang yang agak konservatif.*
28. Shopping is a boredom in any store.  
*Membeli-belah membosankan saya walau di kedai mana sekali pun.*
29. I usually have my dresses made in the latest fashion.  
*Saya seringkali menempah pakaian dalam fesyen terkini.*
30. I should hold on to the traditional values of my people.  
*Saya seharusnya memegang teguh kepada nilai-nilai hidup tradisional masyarakat saya.*
31. I try to limit my shopping activities.  
*Saya cuba menghadkan aktiviti membeli-belah saya.*
32. I like to wear traditional clothes.  
*Saya suka memakai pakaian tradisional.*
33. To me, shopping is fun.  
*Bagi saya, membeli-belah adalah menyeronokkan.*
34. I shop around a number of stores before making a purchase.  
*Saya berkunjung ke beberapa kedai sebelum membeli.*
35. I don't support a mix-marriage by any of my family member.  
*Saya tidak bersetuju jika salah seorang daripada ahli keluarga saya berkahwin dengan kaum lain.*
36. I resist purchasing something at the first sight.  
*Saya mengelak dari membeli sesuatu pada pandangan pertama.*



37. Most of the latest fashion is not suitable for me.  
*Kebanyakan daripada fesyen terkini adalah tidal sesuaidengan saya.*
38. Shopping is a frustration.  
*Membeli-belah adalah mengecewakan.*
39. Shopping can be one of the ways of entertaining friends.  
*Membeli-belah boleh merupakan satu kaedah untuk menghibur rakan-rakan.*
40. I shop a lot for fashion.  
*Saya banyak membeli-belah untuk fesyen.*
41. I will continue shopping even though I have made a purchase.  
*Saya akan terus membeli-belah walaupun selepas membuat satu pembelian.*
42. When I go shopping I try to adhere to the budget.  
*Apabila saya pergi membeli-belah saya cuba berbelanja setakat mana yang saya telah tetapkan.*
43. I only shop when I really need something.  
*Saya hanya membeli-belah apabila saya benar-benar memerlukan sesuatu.*
-

## SECTION C

This section contains statements related to the store of your first choice to shop for your clothing. Please state how much you agree or disagree with each statement in a similar manner as before by stating a number from 1 to 5 to represents how you feel about the store.

[Place card 3 in front of the respondent for reference.] "1" represents "strongly disagree", "5" represents "strongly agree", and "0" represents "no opinion" with the statements.

Do not spend too much time thinking about your response. Instead, listen to each statement as I read it, and then response by giving a number based on your first reaction.

As a reminder in giving your response, please relate the following statements to \*the store of your first choice in which to shop/\*the store at which you frequently purchase your clothing when there is no special sales.

[\* Use which ever is relevant based on the question 3 or question 5.]

*Bahagian ini mengandungi kenyataan-kenyataan berkaitan dengan kedai pilihan pertama anda untuk membeli-belah pakaian anda. Sila nyatakan tahap persetujuan anda terhadap setiap kenyataan tersebut, seperti biasa dengan menyebutkan nombor dari hingga 5 yang mewakili perasaan anda terhadap kedai tersebut. [Letakkan kad 3 di depan responden setiap masa.] "1" mewakili "sangat tidak bersetuju" , "5" mewakili "sangat bersetuju" dan "0" mewakili "tiada pendapat" dengan kenyataan.*

*Jangan tumpukan banyak masa memikirkan tentang jawapan anda. Sebaliknya, dengar setiap kenyataan yang saya akan bacakan dan selepas itu berikan jawapan anda dalam bentuk angka berdasarkan pada reaksi pertama anda. Sebagai peringatan dalam memberikan jawapan anda, sila kaitkan kenyataan berikutnya kepada \*kedai pilihan pertama untuk anda membeli-belah pakaian anda/\*kedai di mana anda paling sering sekali membeli pakaian anda semasa tiada jualan istimewa.*

*[Gunakan yang mana sesuai berdasarkan soalan 3 atau 5.]*

1. In general, the store offers quality products.  
*Pada umumnya, kedai ini menawarkan barangan yang berkualiti.*
2. It is located near my work place.  
*Ianya terletak berdekatan dengan tempat kerja saya.*
3. Most of its salespersons are knowledgeable about their merchandise.  
*Kebanyakan jurujualnya berpengetahuan tentang baranganyang dijual.*
4. Merchandise on special sale is of a consistent quality.  
*Barangan jualan istimewa mempunyai kualiti yang konsisten.*

5. It is a place where my friends shop.  
*Ianya merupakan tempat kawan-kawan saya membeli-belah.*
6. This store offers a wide variety of merchandise.  
*Kedai ini menawarkan pilihan barangan yang luas.*
7. It offers various sizes of clothing.  
*Ia menawarkan berbagai saiz pakaian.*
8. At this store, I am sure of getting the products that I look for.  
*Di kedai ini, saya pasti mendapat apa yang saya cari.*
9. It has a better shopping atmosphere than other stores.  
*Ia mempunyai suasana membeli-belah yang terbaik berbanding dengan kedai-kedai lain.*
10. It offers clothing of the latest fashion.  
*Ia menawarkan fesyen pakaian yang terbaru.*
11. This store offers products with a wide range of prices.  
*Kedai yang menawarkan barangan dengan harga yang luas.*
12. In general, this store has a good reputation.  
*Pada umumnya, kedai ini mempunyai reputasi yang baik.*
13. The store's annual sales are really cheap.  
*Jualan murah tahunan kedai ini sememangnya murah harganya.*
14. It is close to my house.  
*Ianya berdekatan dengan rumah saya.*
15. Most of their salespersons are helpful.  
*Kebanyakan jurujualnya suka membantu.*
16. This store display its merchandise creatively.  
*Kedai ini mempunyai susun atur barangan yang kreatif.*
17. Its decor is the best among the stores in the region.  
*Hiasannya adalah terbaik diantara kedai-kedai di kawasanini.*
18. This store offers most well-known brands.  
*Kedai ini menawarkan kebanyakan jenama yang terkenal.*
19. Parking is not a serious problem to the store's customers.  
*Perletakan kereta bukanlah masalah serius bagi pengunjung-pengunjung kedai ini.*
20. It is located at a convenient location.  
*Ia terletak di lokasi yang memudahkan.*
21. Most of their salespersons are amiable.  
*Kebanyakan jurujualnya adalah ramah.*
22. This store is easily accessable by bus.  
*Kedai ini mudah dikunjungi dengan bas.*

23. It is a place where my ethnic group shop.

*Ianya merupakan tempat keturunan saya membeli-belah.*

C2. Now, please state how important each of the statements above are to you in choosing a store in which to shop by stating a number from 1 to 5, where "1" refers to "highly unimportant", "5" refers to "highly important", and "0" represents "no opinion". [Change card 3 with card 4 for the respondent's reference. Read the statements 1 to 23 again, and record the responses on C1 to C23.]

*Sekarang, sila nyatakan bagaimana pentingnya setiap kenyataan tadi pada anda dalam memilih kedai untuk membeli-belah dengan menyatakan angka dari 1 hingga 5, dimana "1" mewakili "sangat tidak penting", "5" mewakili "sangat penting", dan "0" mewakili "tiada pendapat". [Tukarkan kad 3 dengan kad 4 untuk rujukan responden. Baca kenyataan-kenyataan 1 hingga 23 semula dan catatkan jawapan-jawapan pada C2 dari 1 hingga 23.]*

---

#### SECTION D

This final section concerns the characteristics of the shoppers. All your responses in this section and elsewhere will be kept strictly confidential.

\* This question is to be completed by the interviewer without asking the respondent.

*Bahagian akhir soalselidik ini adalah berkaitan dengan ciri-ciri para pembeli. Semua jawapan anda untuk bahagian ini dan di bahagian-bahagian lain akan dirahsiakan.*

*\* Soalan ini hendaklah diisikan oleh penemuduga tanpa menanya responden.*

---

\*1. What is your ethnic background?

*Apakah keturunan anda?*

1. Chinese      2. Indian      3. Malay      4. Others

\*2. Sex      1. Male      2. Female

3. What is your religion? \_\_\_\_\_  
*Apakah agama anda?*

4. Your occupation? \_\_\_\_\_  
*Apakah pekerjaan anda?*

## 5. What is your marital status?

*Apakah taraf perkahwinan anda?*

- |  |  |
|--|--|
| 1. Single<br><i>Bujang/belum berkahwin</i> | 3. Widowed<br><i>Kematian suami/isteri</i> |
| 2. Married<br><i>Berkahwin</i>             | 4. Divorced<br><i>Bercerai</i>             |

## 6. What is your highest level of education?

*Apakah tahap tertinggi pendidikan anda?*

- |   |  |             |
|---|--|-------------|
| 1. LCE/SRP and below                          | 2. MCE/SPM                                 | 3. HSC?STPM |
| 4. College diploma<br><i>Diploma</i>          | 5. Bachelor's degree<br><i>Sarjanamuda</i> |             |
| 6. Postgraduate degree<br><i>Sarjana/Ph.D</i> |  |             |

## 7. (If married), how many children do you have? \_\_\_\_\_

*(Jika berkahwin), berapakah bilangan anak anda?*

## 8. (If married), what is your spouse's occupation? \_\_\_\_\_

*(Jika berkahwin), apakah perkerjaan suami/isteri?*

## 9. (If married), what is your spouse's ethnic background?

*(Jika berkahwin), apakah keturunan suami/isteri anda?)*

- |                 |                     |
|-----------------|---------------------|
| 1. Chinese Cina | 2. Indian India     |
| 3. Malay Melayu | 4. Others Lain-lain |

## 10. Please give an estimate of your total monthly household income.

Your estimate should include all income before tax from all members who live in your household.

*Sila berikan anggaran jumlah pendapatan bulanan keseluruhan isirumah anda. Anggaran anda seharusnya merangkumi semua pendapatan sebelum cukai dari semua ahli keluarga yang tinggal di rumah ini.*

- |  |  |
|--|--|
| 1. Under \$500<br><i>Bawah \$500</i>               | 5. \$2000 to \$2499<br><i>\$2000 hingga \$2499</i> |
| 2. \$500 to \$999<br><i>\$500 hingga \$999</i>     | 6. \$2500 to \$2999<br><i>\$2500 hingga \$2999</i> |
| 3. \$1000 to \$1499<br><i>\$1000 hingga \$1499</i> | 7. \$3000 to \$3499<br><i>\$3000 hingga \$3499</i> |
| 4. \$1500 to \$1999<br><i>\$1500 hingga \$1999</i> | 8. \$3500 and over<br><i>\$3500 dan ke atas</i>    |

11. Name the state where you were born:

*Namakan negeri di mana anda di lahirkan:*

- |                   |                   |              |
|-------------------|-------------------|--------------|
| 1. Perlis         | 6. Melaka         | 11. Kelantan |
| 2. Kedah          | 7. Johor          | 12. Pahang   |
| 3. Perak          | 8. W. Persekutuan | 13. Sabah    |
| 4. Pulau Pinang   | 9. Selangor       | 14. Sarawak  |
| 5. Negri Sembilan | 10. Trengganu     | 15. Others   |

12. How long have you lived in this residential area?

*Sudah berapa lama anda tinggal  
di kawasan perumahan ini?*

Thank you for your time to answer this questionnaire. We greatly appreciate your cooperation.

*Terima kasih kerana meluangkan masa menjawab soalselidik ini. Kami sangat-sangat menghargai kerjasama anda.*

## APPENDIX K

### QUESTIONNAIRE FOR RETAIL MANAGEMENT



يونيڤرسيتي كبتسان مليسيا

UNIVERSITI KEBANGSAAN MALAYSIA

43600 UKM BANGI, SELANGOR DARUL EHSAN, MALAYSIA.

TELEGRAM: "UNIKEB" TEL: 03-8250001, 8250601, 8250701

TELEX: UNIKEB MA 31496 FAX: 03-8256484

April 2, 1992

Hello,

My name is Osman Zain from the Universiti Kebangsaan Malaysia. I am gathering data from the retail management for a research project with the department of management, University of Wollongong, Australia.

The main purpose of this interview is to obtain your viewpoint on your customers' evaluation of your store, and on the issues related to your job. You will be asked to response to the following items on a scale of 1 to 5, where "1" represents very strong disagreement with the statements, and "5" represents very strong agreement with the statements.

We also need your response on the degree of importance the store related issue is to your customers on the scale of 1 to 5. "1" represents the issue is very unimportant, and "5" represent the issue is very important to your customers.

The important thing is that you are trying to answer each statement as honestly and candidly as possible. Your opinions and only your opinions are important. We assure you that under no circumstance will your individual responses be made available to anyone, and the data collected will be used in aggregation for academic purposes only. To ensure its confidentiality, please place the completed questionnaire into the envelope provided and seal it before you return it to the researcher through the officer-in-charge of collecting the questionnaire.

Your cooperation is highly appreciated. Thank you.

Yours sincerely,

Osman Zain

AS AN EXAMPLE:

If you are asked to give your judgement to a statement related to your store from your customers' viewpoint, it would look as follows:

A. *This store treats the individual customer as a V.I.P.*

If you believe that the customers view is very positive to this statement, you will circle the scale as follows:

A. *This store treats the individual customer as a V.I.P.*                      1   2   3   4   **5**   0

If you believe that the customers view is very negative to this statement you will circle the scale as follows:

A. *This store treats the individual customer as a V.I.P.*                      **1**   2   3   4   5   0

If you believe that the customers view is no opinion to this statement you will circle the scale as follows:

A. *This store treats the individual customer as a V.I.P.*                      1   2   3   4   5   **0**



## SECTION A

Important:

1. Be sure to circle a scale to each item, please do not omit any.
2. Try not to spend too much time thinking about your response.
3. Always put yourself in your customers' position when responding to each statement.

This section contain several statements related to your store for you to response in relation to what you believe your customers might feel about them. Please circle the appropriate scales that represent the degree of agreement to each issue.

STATEMENT	Very Strong Disagreement			Very Strong Agreement			Don't Know
1. In general, this store offers quality products.	1	2	3	4	5		0
2. Majority of the customers' work place is near this store.	1	2	3	4	5		0
3. Most of its salespersons are knowledgeable about their merchandise.	1	2	3	4	5		0
4. Merchandise on special sale is of a consistent quality.	1	2	3	4	5		0
5. It is a place where their friends shop.	1	2	3	4	5		0
6. This store offers a wide variety of merchandise.	1	2	3	4	5		0
7. It offers various sizes of clothing.	1	2	3	4	5		0
8. At this store, the customers are sure of getting the products that they look for.	1	2	3	4	5		0
9. It has a better shopping atmosphere than other stores.	1	2	3	4	5		0
10. It offers clothing of the latest fashion.	1	2	3	4	5		0
11. This store offers products with a wide range of prices.	1	2	3	4	5		0

STATEMENT	Very Strong Disagreement			Very Strong Agreement			Don't Know
12. In general, this store has a good reputation.	1	2	3	4	5	0	
13. The store's special annual sales are really cheap.	1	2	3	4	5	0	
14. Most customers live near this store.	1	2	3	4	5	0	
15. Most of the store's salespersons are helpful.	1	2	3	4	5	0	
16. This store display its merchandise creatively.	1	2	3	4	5	0	
17. Its decor is the best among the stores in the region.	1	2	3	4	5	0	
18. This store offers most well-known brands.	1	2	3	4	5	0	
19. Parking is not a serious problem to the store's customers.	1	2	3	4	5	0	
20. It is located at a convenient location.	1	2	3	4	5	0	
21. Most of their salespersons are amiable.	1	2	3	4	5	0	
22. This store is easily accessable by bus.	1	2	3	4	5	0	
23. It is a place where certain ethnic group shop.	1	2	3	4	5	0	

This part of the section seek your judgement on how your customers rate each issue which is related to your store in terms of importance to them. Please circle the appropriate scale to indicate it's importance in the scale of 1 to 5, where "1" represents Very unimportant, and "5" represents Very important. The scale "0" represents "No opinion".

STATEMENT	Very Unimportant			Very Important			Don't Know
1. In general, this store offers quality products.	1	2	3	4	5		0
2. Majority of the customers' work place is near this store.	1	2	3	4	5		0
3. Most of its salespersons are knowledgeable about their merchandise.	1	2	3	4	5		0
4. Merchandise on special sale is of a consistent quality.	1	2	3	4	5		0
5. It is a place where their friends shop.	1	2	3	4	5		0
6. This store offers a wide variety of merchandise.	1	2	3	4	5		0
7. It offers various sizes of clothing.	1	2	3	4	5		0
8. At this store, the customers are sure of getting the products that they look for.	1	2	3	4	5		0
9. It has a better shopping atmosphere than other stores.	1	2	3	4	5		0
10. It offers clothing of the latest fashion.	1	2	3	4	5		0
11. This store offers products with a wide range of prices.	1	2	3	4	5		0
12. In general, this store has a good reputation.	1	2	3	4	5		0
13. The store's special annual sales are really cheap.	1	2	3	4	5		0
14. Most customers live near this store.	1	2	3	4	5		0

STATEMENT	Very Unimportant					Very Important	Don't Know
15. Most of the store's salespersons are helpful.	1	2	3	4	5		0
16. This store display its merchandise creatively.	1	2	3	4	5		0
17. Its decor is the best among the stores in the region.	1	2	3	4	5		0
18. This store offers most well-known brands.	1	2	3	4	5		0
19. Parking is not a serious problem to the store's customers.	1	2	3	4	5		0
20. It is located at a convenient location.	1	2	3	4	5		0
21. Most of their salespersons are amiable.	1	2	3	4	5		0
22. This store is easily accessable by bus.	1	2	3	4	5		0
23. It is a place where certain ethnic group shop.	1	2	3	4	5		0

## SECTION C

---

The final section of this questionnaire measures characteristic of respondents. All your responses in this section and elsewhere will be kept strictly confidential.

---

1. Your position in the store: \_\_\_\_\_

2. How long have you been employed with this store?

- 1[    ] Less than two years.
- 2[    ] More than two years, but less than four years.
- 3[    ] More than four years.

3. If you have your own way, will you be working for this retail store three years from now?

- 1[    ] Definitely
- 2[    ] Probably
- 3[    ] No way

4. Sex:    1[    ] Male                      2[    ] Female

5. Race:    1[    ] Chinese    2[    ] Malay    3[    ] Indian

          4[    ] Other, specify: \_\_\_\_\_

6. Please indicate which age category are you in.

- 1[    ] Less than 20 years.
- 2[    ] More than 20 years but less than 30 years.
- 3[    ] More than 30 years but less than 40 years.
- 4[    ] More than 40 years but less than 50 years.
- 5[    ] More than 50 years but less than 60 years.
- 6[    ] 60 years and older.

7. Marital Status:    1[    ] Married                      2[    ] Single  
                          3[    ] Widowed                      4[    ] Separated

8. What is your highest level of education attainment?

- 1[    ] MCE/SPM                                      4[    ] Bachelor Degree
- 2[    ] HSC/STPM                                    5[    ] Postgraduate Degree
- 3[    ] College Diploma

=====

*Thank you for your time to answer the questionnaire. We greatly appreciate your cooperation. Please put this completed questionnaire into the envelope provided and seal it.*

=====

## APPENDIX L

### ANSWER SHEET FOR THE CUSTOMER'S QUESTIONNAIRE

Subject's Reference No: \_\_\_\_\_ Tel. No: \_\_\_\_\_

Interviewer's Name: \_\_\_\_\_

Date of interview: \_\_\_\_\_ Time :started: \_\_\_\_\_ Finished: \_\_\_\_\_

Residential area: \_\_\_\_\_

Type of House: [ 1 ] [ 2 ] [ 3 ] [ 4 ] [ 5 ] [ 6 ]

#### SECTION A

1. [ 1 ] [ 2 ] [ 3 ] [ 4 ] [ 5 ]

2. [ 1 ] [ 2 ] [ 3 ] [ 4 ] [ 5 ]

3. 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ] 6 [ ] 7 [ ] 8 [ ] 9 [ ]

4. No [ ] Go to A2.  
Yes [ ]

1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ] 6 [ ] 7 [ ] 8 [ ] 9 [ ]

5. 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ] 6 [ ] 7 [ ] 8 [ ] 9 [ ]

6. 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ] 6 [ ]

7. Yes [ ], Ask for his/her age. No [ ], Go to Question 8.

#### A2.

(i) (a) Product qualities: 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

(b) Product prices: 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

(c) Services provided: 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

(d) Overall: 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

(ii) Recommend to Friend:

(a) 1[ ] 2[ ] 3[ ] 4[ ] 5[ ]

(b) 1[ ] 2[ ] 3[ ] 4[ ] 5[ ]

(iii) Recommend to Relatives:

(a) 1[ ] 2[ ] 3[ ] 4[ ] 5[ ]

(b) 1[ ] 2[ ] 3[ ] 4[ ] 5[ ]

(iv) Percentage of clothing purchased in the last six months \_\_\_\_\_

(v) Likelihood to shop again at the store in the near future \_\_\_\_\_

(vi) Likelihood to take friends/relatives to shop here first \_\_\_\_\_

## SECTION B

1. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
2. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
3. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
4. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
5. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
6. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
7. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
8. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
9. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
10. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
11. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
12. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
13. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
14. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
15. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
16. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
17. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
18. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
19. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
20. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
21. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
22. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]

23.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
24.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
25.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
26.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
27.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
28.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
29.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
30.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
31.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
32.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
33.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
34.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
35.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
36.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
37.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
38.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
39.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
40.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
41.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
42.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
43.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]

## SECTION C

1.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
2.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
3.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
4.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
5.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
6.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
7.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
8.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
9.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
10.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
11.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
12.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
13.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
14.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
15.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
16.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
17.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
18.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]
19.	1[ ]	2[ ]	3[ ]	4[ ]	5[ ]	0[ ]



20. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
21. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
22. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
23. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]

**C2.**

1. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
2. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
3. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
4. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
5. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
6. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
7. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
8. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
9. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
10. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
11. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
12. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
13. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
14. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
15. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
16. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
17. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
18. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
19. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
20. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
21. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
22. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]
23. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 0[ ]

**SECTION D**

1. 1[ ] 2[ ] 3[ ] 4[ ]

2. 1[ ] 2[ ]

3. Religion: \_\_\_\_\_

4. Occupation: \_\_\_\_\_

5. 1[ ] 2[ ] 3[ ] 4[ ]

6. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 6[ ]

7. Number of children: \_\_\_\_\_

8. Spouse occupation: \_\_\_\_\_

9. 1[ ] 2[ ] 3[ ] 4[ ]

10. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 6[ ] 7[ ] 8[ ]

11. 1[ ] 2[ ] 3[ ] 4[ ] 5[ ] 6[ ] 7[ ] 8[ ] 9[ ] 10[ ]

11[ ] 12[ ] 13[ ] 14[ ] 15[ ]

12. \_\_\_\_\_

**DON'T FORGET TO SAY THANK YOU TO YOUR RESPONDENT.**

APPENDIX M

Correlations of the Variables of the Constructs

	Lf1	Lf2	Lf3	Lf4	Shop1	Shop2	Shop3	Image1	Image2	Image3	Image4	Image5	Image6	Con1	Con2	Con3	Con4	Con5	Con6	Exp1	Exp2	Loyalty
Lf1	1.00																					
Lf2	-.32**	1.00																				
Lf3	.23**	-.12	1.00																			
Lf4	.10	.22**	.21**	1.00																		
Shop1	.23**	-.08	.49**	.18*	1.00																	
Shop2	.20*	.16*	.19*	.38**	.32**	1.00																
Shop3	.06	.22**	.12	.31**	.22**	.34**	1.00															
Image1	.02	.02	.21**	.29**	.07	.12	.02	1.00														
Image2	.00	-.01	.24**	.30**	.08	.13	.08	.41**	1.00													
Image3	.04	.09	.11	.35**	.07	.18*	.11	.50**	.41**	1.00												
Image4	-.04	.08	.17	.08	.08	.05	.05	.21*	.22**	.14	1.00											
Image5	.01	.04	.33**	.41**	.23**	.15	.15	.33**	.39**	.29**	.12	1.00										
Image6	.05	-.08	.25**	.31**	.16	.07	.03	.45**	.38**	.48**	.34**	.32**	1.00									
Con1	.02	.14	.19*	.39**	.14	.21*	.12	.78**	.41**	.57**	.13	.42**	.30**	1.00								
Con2	.00	.05	.31**	.40**	.19*	.20*	.14	.38**	.83**	.44**	.19*	.43**	.35**	.50**	1.00							
Con3	.02	.16*	.21**	.49**	.16	.24**	.19*	.44**	.41**	.85**	.12	.42**	.39**	.71*	.56**	1.00						
Con4	.00	.20*	.17*	.25**	.15	.25**	.27**	.23**	.28**	.24**	.66**	.29**	.14	.47**	.36**	.42**	1.00					
Con5	.02	.12	.30**	.42**	.29**	.23**	.25**	.26**	.39**	.30**	.09	.83**	.17*	.54**	.47**	.52**	.53**	1.00				
Con6	.02	.13	.22**	.46**	.18*	.23**	.24**	.31**	.37**	.43**	.09	.50**	.36**	.63**	.45**	.66**	.58**	.74**	1.00			
Exp1	-.00	.02	.24**	.33**	.13	.04	.01	.37**	.38**	.39**	.12	.41**	.27**	.37**	.40**	.39**	.20*	.39**	.33**	1.00		
Exp2	.02	.08	.27**	.29**	.07	.05	.01	.37**	.48**	.34**	.14	.36**	.31**	.37**	.45**	.38**	.17*	.34**	.34**	.54**	1.00	
Loyalty	.08	.03	.21**	.40**	.12	.11	-.04	.47**	.40**	.37**	.16	.34**	.40**	.43**	.37**	.38**	.21**	.30**	.36**	.56**	.52**	1.00

Descriptions:

Lf1 = Fashion conscious lifestyle  
Lf2 = Traditional conscious lifestyle  
Lf3 = Innovativeness  
Lf4 = Ethnicity consciousness  
Shop1 = Social shopper  
Shop2 = Economic shopper  
Shop3 = Apathetic shopper

Image1 = Quality dimension of store image  
Image2 = Credibility dimension of store image  
Image3 = Selection dimension of store image  
Image4 = Locational dimension of store image  
Image5 = Interpersonal dimension of store image  
Image6 = Trendy dimension of store image

Con1 = Image congruity on Quality dimension  
Con2 = Image congruity on Credibility dimension  
Con3 = Image congruity on Selection dimension  
Con4 = Image congruity on Locational dimension  
Con5 = Image congruity on Interpersonal dimension  
Con6 = Image congruity on Trendy dimension

Exp1 = Recommendation variable of Past Purchase Experience  
Exp2 = Satisfaction variable of Past Purchase Experience